

Family Roles and Work Performance of Career Women of Deposit Money Banks in Sokoto Metropolis

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Abstract:-This study examines family roles and work performance of fifty-four (54) married women in five (5) selected deposit money banks (DMB's) in Sokoto metropolis. The study is a cross-sectional survey that employs the descriptive survey method. Qualitative and quantitative data were collected through the conduct of interviews and administration of questionnaire respectively. Hypotheses were tested and logistic regression was used to analyze the multivariate relationship between the independent variable (family roles) and the dependent variable (Work performance). The results revealed that factors such as caring for the husband, house chores and caring for the child has a negative impact on the performance of married women working in DMB's. In addition, strategies adopted by married women working in DMB's to cope with job and family roles conflict are inadequate and this has negatively affect their performance. Therefore, the study suggests that this category of employees in DMB's should in addition to their strategies, at the point of entrance, banks should inform their female employees the availability of those policies that will enable them cope with the Job and family role conflicts as provided by their respective banks.

Key Words: Family Roles, Work Performance, Deposit Money Banks, Sokoto Metropolis.

I. INTRODUCTION

In the past, women were considered inferior to men; their traditional function in the society was to stay at home, raise and take care of the children, keep the house clean and cook. The home was considered a moral sanctuary, and she is also saddled with the responsibility of ensuring morality flourished in the home, and in shaping future generations (Margaret, 1983). Although, in spite of the global developments on the socio-economic role of women, particularly leading to their increased participation in economic activities, women still face a lot of challenges in the work place. This is particularly in their combined family and work roles where they are expected to perform their traditional functions of being a wife, mother and keeper of the home, as well as turn out quality output in their work places. Thus, the entry of women as suppliers of labour in different sectors of the economy has further manifested the family-work challenges they face and their efforts at dealing with these challenges in their different fields of endeavour needs to be identified and studied.

In the past century, women were considered the weaker sex, denied of several rights and were given little opportunity to

contribute to decision making (Neha, 2013). Today, considerable changes are taking place and the role of the woman is being continuously redefined. Women are getting out of their homes to engage in several activities that are far beyond the traditional ones; they now combine work with being a wife, mother and homemaker. In the face of this development, new challenges are emerging with respect to the interface between work and family roles.

Ajayi (2013) posits that the introduction of women into paid labour force was initially a means of keeping up production during the Second World War. At the initial stage, women were found in fields such as nursing, teaching, hotel and catering which are seen as extension of their traditional and domestic responsibilities (Adenugba and Ilupeju, 2012). But today, they are found in virtually all fields and professions with diverse skills and energies; they are found in public service and even in sectors which were hitherto considered reserved for men e.g. military, engineering, politics, and banking among others.

The continued participation of women in different fields has given rise to the debate on the role of women in societies with particular reference to their contribution to economic activities. One of the arguments is against the participation of women in all spheres of economic and social activities on biological and cultural basis while the other side argued that a woman's status in the society depends crucially on her participation in economic and social activities and that the biology of sex does not confine the woman to the home (U.S. Department of Labour, 1993 cited in Gyateng, 2012). An interesting dimension to this discourse is that even in religious circles, there is a seeming disagreement between scholars and jurists of different faiths on the economic role of women especially in paid jobs.

In Nigeria, banking is often considered to be a lucrative job given the comparatively higher economic benefits (particularly salary, bonuses, car loans, sick benefits and others). With the increasing need for more income in the family, women's participation in the banking sector is on the increase (Gyateng, 2012). Unfortunately, the work environment in the banks poses a lot of challenges for such women. Bank job is very demanding, time consuming and a lot of emphasis is placed on efficient service delivery. Alongside the demand of the job, and the persistence of male

chauvinism, informed by masculinity and traditional notions of patriarchal system, women in banks sometimes encounter setbacks in terms of exercise of authority, performance and career progress as a result of a multiplicity of factors, these prevent working women from enjoying working life (Chuma & Ncube, 2010). The question, how do women bankers achieve a balance between job roles and family roles still linger.

In tracing the background to these conflicting roles and the challenges women face, Neetu (2008) explained that the problems faced by working class women are actually rooted to the social perspective of the problems of women (Neetu, 2008). The social perspective of women is mainly explained by the traditional perception that the “place of a woman is in the kitchen”. This perspective, which has actually lasted long, depicts a situation where the need for women’s participation in the economy is not accorded as much importance as that of their male counterpart. This further explained why women faced discrimination in pay, fringe benefits, opportunity for advancement and access to interesting jobs even though economic necessity has compelled many women into the labour force (Gyateng, 2012).

Women working in banks are expected to maintain a balance between work and family duties (Ajayi, 2013); they will have to contend with work overload and long working hours (Skinner and Pocock, 2008) that is typical of bank work. Alongside these challenges are the roles she plays and what are expected of her as a family member. These family roles as posited by Ahmad (2008) need to be closely examined to determine their effects on the female banker and to know their impact on her performance and by extension, the quality of her work.

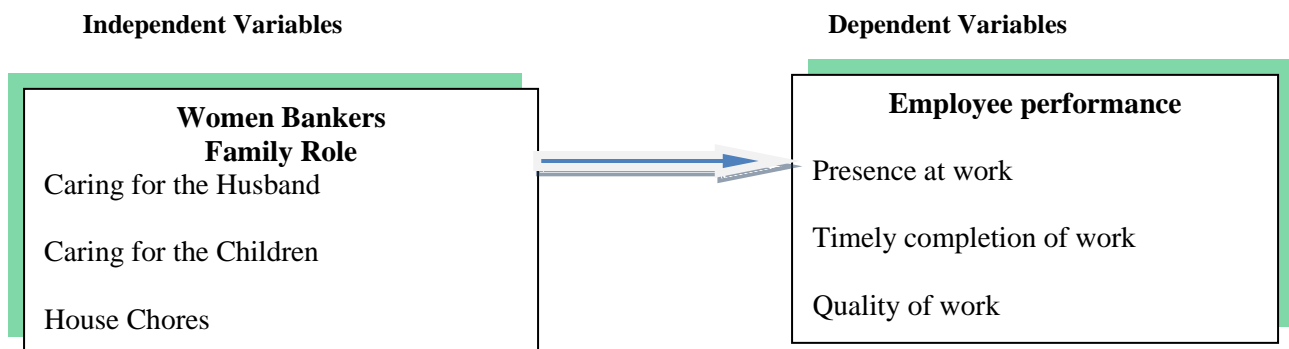
Several studies have been done on the challenges and problems faced by working women in different parts of the

world. These include the works of Rakhshanda et al (2005); Gyateng (2012); Ashok and Sundar (2012); Neha (2013); Abid, Jabbar, Sarwar, Akhtar and Iqbal (2013); and Afande (2015) among others. Although, these works are important in understanding the challenges women face in the banking sector, they are not sufficient to explain the challenges women bankers face because of the differing cultures under which the previous studies were conducted. It is important to investigate the experiences of women bankers in Nigeria, and to establish whether there are similarities in their experiences with those of their counterparts in other part of the world. Against this backdrop this study examines family roles and work performance of career women in deposit money banks in Sokoto metropolis.

The paper is divided into five sections. Section one is the above introduction and conceptualization. Section two is the literature review and hypotheses development. Section three details the research methodology, while section four analyses the empirical results along with discussion. Finally, section five rounds-up the study with conclusion and recommendations.

Conceptual Model

As an investigation into the relationship between family roles and work performance of career women working in Nigerian deposit money banks, this study sets to observe how work performance variables like service delivery, the career woman’s efficiency, and effectiveness on the job are influenced by traditional family roles such as the time the woman spends in caring for the husband, children, and in house chores. Thus, the work performance variables are the dependent variables while the traditional family roles performed by career women are the independent variables as articulated in the following model:



Source: Adapted from Orogbu et al (2015)

II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Several research studies have been conducted to verify the relationship between family roles and work performance in different countries. All studies done have come with different

results. In the following passages these studies have been reviewed and the results put forth thereof.

Ahmad (2008) examined direct and indirect effects of work-family conflict on job performance. The study proposes model that the consequences of work-family conflict can be traced through four different paths and the relationships

between work-family conflict and the outcome variables are: 1) work-family conflict has a direct negative effect on the level of employees' job performance; 2) work-family conflict tends to increase employees' emotional exhaustion which will in turn lower the job performance level; 3) work-family conflict reduces employees' job satisfaction which will in turn decrease the level of job performance; 4) work-family conflict leads to emotional exhaustion experienced by employees which will reduce the job satisfaction level and consequently lower the job performance level. Furthermore, according to the model, there was the need to pay attention to the interface of work and family roles which could result in conflict and the negative consequences arising from the conflict.

Muhammad, Khalid, Nadeem and Muhammad (2011) investigated on work stress and employee performance in the Pakistan banking sector. The research utilized primary data through questionnaires. The results showed that all the components of stress cause great stress in bankers and then decrease their performance. They recommended that proper strategies should be made regarding working hours, interpersonal relationships and supervision of bankers to reduce stress and to better manage the performance of employees in banking sector.

Warokka and Febrilia (2015) researched on work-family conflict and job performance in Southeast Asia. The study tested the effect of work-family and family-work conflict on job performance, turnover intention, and job satisfaction. The research analysed the hypotheses by using structural equation modelling. The findings were work-family conflict (WFC) affects job satisfaction negatively and significantly, family-work conflict (FWC) encourages married and working women to have higher intention of leaving their job significantly, and in the context of job performance, both conflicts have similar effects; however, only family-work conflict had a significant influence. Supportive working environment and flexible working schedule may play an important role to minimize the unfavourable effects of these conflicts.

In a study work-family role conflict among academic women in Nigerian public universities, Ogbobu (2013) examined academic women's experiences of work-family role conflict and determined the implications on their job performance. The study utilised both primary and secondary data. The study revealed that several factors such as long hours of work, overcrowded job schedules, inadequate working facilities, family and domestic responsibilities, teacher-student ratio and cohesive Heads of Departments accounted for greater work-family conflict. It was also found that women's experiences of work-family conflict impacted negatively on their level of job performance and well-being. The study concluded that universities need to pay attention to the interface of work and family by initiating family friendly policies that take into consideration the multifaceted roles of women.

Another study conducted by Ashfaq, Mahmood and Ahmad (2013) focused on finding out the impact of work-life conflict and work overload on employee performance in banking

sector of Pakistan. The results were analysed using correlation analysis and regression was used to test the hypothesis. Findings revealed that employee performance is affected by work-life conflict and work overload because in banking sector working hours are prolonged. The study recommends there is need for caution if this is done, if job sharing and tasks divided are not clearly defined, responsibility and accountability become a challenge.

De Sousa (2013) conducted a study on family-work conflict, job satisfaction and burnout of working women with Children; the study examined whether work-family conflict ultimately leads to working women with children's experiences of burnout and lower job satisfaction. The study employed a quantitative research design using electronic, self-administered questionnaires. The findings revealed that mother-role identity forms a greater part of working women with children than that of the employee-role identity and the results infer that role identity plays a significant role when conflict is experienced.

Ten (2014) in his work, Work/Life (In)balance compared negative influences of family demands (e.g., juggling many tasks at home) on work performance to positive influences of family resources (e.g., receiving support from the spouse) on work performance. The results, drawn from both a short-term and a long-term study, only provide support for negative family-to-work processes. In the short-term study, employees reported that they performed worse on days with high family demands because they lacked energy and attention at work. In the long term study, family demands reduced work performance because employees were less able to concentrate at work. The findings indicate that demanding aspects of family may have a stronger impact on work than rewarding family aspects.

The study therefore is an attempt to address the short-comings observed in the literature by investigating the interplay between family roles and performance of career women in DMB's within Sokoto metropolis. In this respect, the study formulates the following hypotheses.

H01: Family roles such as caring for the husband, house chores and caring for the children have negative effects on the performance of married female employees of DMB's.

H02: There are no effective strategies adopted by female employees of DMBs to cope with job and family roles conflicts.

III. METHODOLOGY

This study is a cross-sectional survey that employed the descriptive survey method This was carried out on employees of five purposively selected deposit money banks in Nigeria. The research utilised data from primary source while conducting the investigation. Primary data for the research was sourced from the administration of a well-structured questionnaire which was complimented by an in depth interview. This enabled the researcher to pry deeper into the

respondents’ feeling about an issue. The use of both quantitative and qualitative approaches to generate the primary data enabled the respondents express their views freely but within the confines of the problem as well as enabled the researcher to have clearer picture of the respondents’ views. The interview module was used to elicit further information the questionnaire could not provide about married female employees lived experiences. The intention is to give respondents ample opportunity to express and share, in detail, their experiences. Respondents to interview questions were conveniently selected from amongst the married female employees who were willing to grant the interview from the selected banks. Fourteen (14) respondents were conveniently selected for the interview: four respondents from First Bank, three respondents each from Access Bank and FCMB; and, two respondents each from UBA and Zenith Banks. Data obtained was qualitatively analyzed in line with the research objectives.

The dependent variable is employee performance measured from the perspective of presence at work, timely completion of work and quality of work. While the independent variable is family roles which is further classified as caring for the husband, house chores and caring for the child(ren). In order to locate women who are involved in multi-task roles (i.e. work and family roles); only married women (with or without children) were identified as samples in this study. The category of bankers includes marketers, cashiers, customer service staff, junior staff and other auxiliary staff of the selected banks. Data was generated through the administration of a well-structured questionnaire which was administered on the sample of the study. An in depth interview was conducted to compliment the survey design. This provided a fitting framework for the development of an in-depth understanding of the research focus and lead to the discovery of “richly detailed narratives of the lived experiences of individuals” (Mordi & Ojo, 2011; Saunders, Thornhill & Lewis 2009).

Table 3.1 shows the number of women employees in the banks selected for the study as follows:

S/N	Selected Banks	Number of Female Employees	Number of married female employees
1	Access Bank Plc	21	12
2	First City Monument Bank (FCMB)	21	13
3	First Bank Plc	24	15
4	United Bank for Africa (UBA)	12	07
5	Zenith Bank Plc	10	07
Total		88	54

Source: Field survey, 2017.

The sample size for the study stood at fifty-four (54); this sample size was purposively selected. All the fifty-four (54) women bankers (who are confirmed married at the time of the research) were purposively selected from the eighty-eight (88) numbers of female employees working with the banks under

study. All the sample elements were administered with the questionnaire instrument. Since the central interest of this study is to examine the dual roles of work and family and the resultant consequence on employee performance, this research postulates that all the potential respondents might have experienced at least one or two work-family related issues that could have possibly interfered with their performance at work.

Model Specification

This study adopts the following regression model to analyse the relationship between the dependent and independent variables. Similar model was also adopted by Ajayi (2013). The model of the study is stated and explained below:

$$\text{Ln Pr } (Y_i) = a_0 + \beta_1x_1 + \beta_2x_2 + \beta_3x_3..... + \beta_nx_n + e \quad (1)$$

Where; Y_i = Estimated dependent Variable; a_0 = Intercept; $x_1 - x_3$ = Independent variable; β = Regression coefficient (contributions of each independent variable to the prediction of the dependent variable); e = error term.

Substituting y and x with the variables, the model will be

$$\text{Ln Pr (WEP)} = a_0 + \beta_1\text{CH} + \beta_2\text{CC} + \beta_3\text{HC} \quad (2)$$

Where; WEP = Women Employee Performance; CH = Caring for the Husband; CC = Caring for the Child(ren); HC = House chores

IV. RESULTS AND DISCUSSION

This section presents the results of descriptive and inferential statistics of the variables under study using statistical techniques like logistic regression, chi-square test and Pearson correlation as well as the discussion of the results obtained from the analyses.

The following frequency table provides information on family roles, performance and work related questions extracted from the questionnaire administered to the respondents; this is with a view to providing an insight into the variables used in the research.

Table 4.1: Frequency Distribution of Family Roles that have Negative impact on the Performance of Female Employees

Family Roles	Frequency	Percentage	Cumulative Frequency
Caring For the Husband	05	6.3	6.3
House Chores	34	43.1	49.4
Caring for the Child(ren)	40	50.6	100.0
Total	79	100.0	

Source: Field survey, 2017.

Table 4.1 shows the distribution of the family role that has more impact on the performance of respondents. Almost 51% believe that caring for the children have more negative impact on their performance at work, this is closely followed by 43.1% and 6.3% for house chores and caring for the husband respectively. Responses to the family roles are not limited to a

single role, most of the respondents stated that more than one role has negatively affected their performance at work.

However, the first hypothesis which states that family roles like caring for the husband, house chores and caring for the

children have negative effect on the performance of married female employees of DMBs were investigated using logistic regression and the significance of these effects were tested using Wald Test.

Table 4.2: Coefficients of Logistic Regression of CH, HC and CC on Performance of Female Employee of DMBs

Variables	B (coeff.)	S.E.	Wald	df	Sig. (P-value)	Exp(B) (odd ratio)
CH	-.003	.015	.050	1	.823	.947
HC	-.092	.427	1.327	1	.249	.611
CC	-1.363	.338	16.280	1	.001	.311
Constant	2.740	1.245	4.843	1	.028	15.481

Source: Field survey, 2017.

Table 4.2 shows the coefficients of logistic regression of variables caring for the husband (CH), house chore (HC) and caring for the children (CC) on performance of married female employees of DMBs. The results of the coefficients of logistic regression ($B_0=2.740$, $B_{CH}= -0.003$, $B_{HC}= -0.092$, $B_{CC}= -1.363$) revealed that all the independent factors are negatively related to Performance of Female Employee of DMBs with exception of constant. This implies that the family roles such as caring for husband (CH), house chore (HC) and caring for the children (CC) hinder the performance of Female Employee of DMBs in their various capacities and Female Employee of DMBs who have provision for these factors have more chances of performing better and thereby meeting up with all the expectation expected of them by their employers. The results of Wald test for caring for the husband (CH), house chore (HC), caring for the children (CC) and constant are ($W=0.05$, $p\text{-value}=0.823>0.05$), ($W=1.327$, $p\text{-value}=0.249>0.05$), ($W=16280$, $p\text{-value}=0.001<0.05$) and ($W=4.843$, $p\text{-value}=0.028>0.05$) respectively. These results imply that, family roles of caring for the children and constant are statistically significant at 5% level while factors caring for husband (CH) and house chore (HC) are not statistically significant at 5% level.

This is in line with the findings of Ahmad (2008), Ogbobu (2013), Warokka and Febrilla (2015), Ashfaq, Mahmood and Ahmad (2013) who obtained that family and domestic activities have negative impact on performance of female employees but contradict the results of De Sousa (2013) and Ayayi (2013) who found positive relationship between family roles and work performance of career women. This is in line with theoretical assertion that an individual’s participation in numerous roles leads to difficulty in satisfying the demands of these roles, and ultimately leads to conflict. It is likely that multiple-role participation and the process of satisfying various demands, although potentially demanding, can be a positive experience that yields rewards. This is particularly true when resources such as family-friendly policies are accessible to assist individuals to meet their specific family needs (Pedersen, Minnotte, Kiger & Mannon, 2009).

Furthermore, Akingunola and Adigun (2010) stated that the financial sector in Nigeria has gone through several institutional restructuring and regulatory procedures that put all individuals within the system under immense pressure to perform. Work pressures coupled with familial responsibility that compulsorily have to be met and cannot be totally shelved will most likely lead to this result. Rafia (2015) opined that job and family roles if not properly managed can lead to lower job performance and slower career growth and career uncertainty which are undesirable outcomes for organizations.

The assertion stated in hypothesis two that strategies adopted by female employees of DMBs to cope with job and family roles conflict are inadequate was tested. Chi-Square test of independence and Pearson correlation was used to investigate and test the second hypothesis. The results of these analyses are presented in the Tables 4.3 and 4.4 respectively below;

Table 4.3: Chi-Square Test of Association on strategies adopted by female employees of DMBs and job and family role

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.129 ^a	2	.569
Likelihood Ratio	1.514	2	.469
Linear-by-linear Association	.588	1	.443
N of Valid Cases	54		

Source: Authors Computation using Chi-square, 2018

Table 4.3 shows chi-square test of association between strategies adopted by female employee of DMBs and job and family roles conflict resolution using the methods of Pearson, Likelihood ratio and Linear-by-Linear. The results of chi-square by these methods are $\chi^2 = (54, 1.129)$, $\chi^2 = (54, 1.514)$ and $\chi^2 = (54, 0.588)$ respectively with corresponding $p\text{-value} (0.569) > 0.05$, $p\text{-value} (0.469) > 0.05$ and $p\text{-value} (0.443) > 0.05$ indicate that the sample does not provide sufficient evidence to reject null hypothesis at 5%

level of significant. This implies that the factors (strategies adopted by female employee of DMBs and job and family conflict resolution) are independent, which mean that the strategies adopted by female employee of DMBs includes hiring of maid, assistance from some family members, closing late from work, early wake-up etc to resolve job and family roles conflict are inadequate. The hypothesis is therefore accepted.

This result is supported by the findings of Ajayi (2013) who obtained that strategies like multi-tasking, putting more hours in the office, employ house help/relative, early waking, late sleeping is inadequate to resolve family and job conflicts.

Table 4.4: Correlation coefficients (Symmetric measures) for strategies adopted by female employee of DMBs and family/job conflict resolution

Methods	Value	Asymp. Std. Error ^a	Approx. T ^b	Approx. Sig.
Interval by Interval Pearson's R	.215	.132	.764	.448 ^c
Ordinal by Ordinal Spearman Correlation	.211	.133	.729	.470 ^c
N of Valid Cases	54			

Source: Authors Computation using Correlation methods, 2018

Table 4.4 shows the correlation coefficient for the degree of association between strategies adopted by female employee of DMBs and family/job conflict resolution using Pearson's and Spearman's correlation methods. The correlation coefficient of 0.215=21.5% implies positive but weak association. This result implies that the strategies adopted by female employee of DMBs to resolve family/job conflict have not completely resolved the conflict thus these strategies adopted are inadequate.

To ensure validity of the model, the questionnaire and interview were carefully designed to reflect on the research. In this regard, Cronbach's Alpha test was used to check the reliability and internal consistency of the questionnaire used for the study. The results of the test are shown in the table below:

Table 4.5: Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha based on Standardized Items	Number of Items
0.769	0.745	14

Table 4.5 shows the results of reliability analysis. These results show Cronbach's Alpha coefficient $\alpha=0.769$ and Cronbach's Alpha Based on Standardized Items $\alpha=0.745$. The results of the coefficients show score of over 0.7. This implies that there is high internal consistency in the questionnaire; this shows that the questionnaire is reliable.

Table 4.6: Classification Table for the Logistic Regression Model

Observed		Predicted		
		Performance		Percentage Correct
		Poor	Good	
Performance	Poor	37	6	88.1
	Good	5	6	54.5
Overall Percentage				79.6

Table 4.6 shows the percentage of correct classification of the model for performance of female Employee of DMBs based on the factors like caring for husband (CH), house chore (HC) and caring for the children (CC) as predictors. The overall percentage correct classification of response variable by the model obtained is 79.6% and this implies that the model has higher goodness of fit. The result above is in conformity with responses obtained from the interviews conducted. Most of the respondents interviewed revealed that the role that has more impact on their performance is caring for the children.

V. CONCLUSION AND RECOMMENDATIONS

Family role is one of the roles of a woman in any society; the challenges she faced in the work place can affect her performance. In this regard the research investigates the specific challenges women face at work in deposit money banks in Sokoto metropolis from one of these three domains (the family angle) and how they attempt to cope with these differing and yet conflicting roles and its resultant consequences on their performance at work. The study concludes that family role such as caring for the husband (CH), house chores (HC) and caring for the children (CC) have a negative effect on the performance of married female employees of DMB's located within Sokoto metropolis. Similarly, caring for the children has a greater negative impact on the performance of female employees of DMB's at work, this is closely followed by house chores (HC) and caring for the husband (CH) respectively. Furthermore, the study concluded that strategies adopted by married female employee of DMBs which include engaging the service of maid, assistance from some family members, closing late from work, early wake-up etc to resolve job and family conflict are inadequate thus this will obviously affect their performance at work.

The study therefore recommends amongst others that the family roles caring for the husband, house chores and caring for the child (especially caring for the children) should be reduced to enable female employees perform better. Married female employees of DMB's should employ all available means such as engage more people (maids, relatives, friends etc) to assist them at home. Female employees with children should also utilize the use of day care centres and their spouse should assist more whenever they can. This will reduce the conflict as well as give them more time to concentrate and perform better in their work place. Also married female employees of DMB's should re-evaluate their strategies, streamline them in line with prevailing demand of work in the

office then adopt that which will best assist in resolving the situation at that point in time. Finally, the study suggests that this category of employees in DMB's should in addition to their strategies, at the point of entrance, banks should inform their female employees the availability of those policies that will enable them cope with the Job and family role conflicts as provided by their respective banks.

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