

**THE EFFECT OF COPING STRATEGIES ON THE BALANCING OF HOME  
AND WORK RESPONSIBILITIES OF THE WORKING MOTHER IN THE  
BANKING SECTOR**

by

**T.V. Bakare (Ph.D)  
Department of Adult Education  
University of Lagos  
Lagos, Nigeria**

**Abstract**

*Adult education is interested in any practice that helps to make the adult more effective in the dispensation of their basic duties. The study looked at coping methods of working mothers in the banking industry. It surveyed the opinion of 125 purposefully selected female bank workers who were also parents, and found that there were various factors militating against the delivery of their expected work and domestic roles. They have had to develop individual coping mechanisms, especially considering the 'Lagos Factor'. The questionnaire, containing a bio-data section and the second part a cluster of items to be ranked according to their importance, was used to gather qualitative data and the descriptive statistics used to present the results of the ranking. The study documented popular coping mechanisms among working mothers who were bankers. It was suggested that bank employers need to also encourage working mothers with more incentives in order to make them more effective, and to help in maintaining the family structure. Family counseling, among others, was also suggested as a method of helping to equip the working mothers to develop effective coping strategies.*

**Key words:** banking sector, adult education, methods, working mother, coping strategies

**Background to the study**

According to the U.S. Census Bureau (2002) women's participation in the labour force has increased steadily from 43% in 1970 to 60% in 2001. There is also no doubt that income plays a large part in ensuring a healthy and well-balanced family. However, due to tough times in economies, more women than ever before are now working outside the home. Samuelson (1997) noted that the influx of women into jobs outside the home began in the 1950s. This is even more so in a country like Nigeria, where the single earnings of the husband, which could support the family in the 1950s and allow for a full-

time housewife, is no longer the case, therefore giving rise to the two-earner family phenomenon. This is a situation that can potentially bring the traditional family structure, where the woman is the stay-home, full time care taker under attack. Developing effective coping mechanisms therefore becomes imperative for the working mother. Coping skills or mechanism, a behavioral tool used to overcome disadvantages of a disability (without necessarily correcting the main problem) is the totality of the way a person deals with stress or major problems – in this instance - how to combine domestic and work demands. The coping process may be unconscious, learned or consciously mastered in a bid to reduce the stress. Because of the dilemma caused by juggling tasks, women have found it necessary to come up with various alternative modes of running their day-to-day affairs as effectively as possible.

The dilemma of work and home is described by Moen (1992) as, not only affecting the women and their families, but also constituting a public dilemma for the nation. She agrees that the woman's role is changing from that of wife and mother alone, as she is now also a worker outside the home. It is noted that women continue to take care of the home and work in what has been referred to as the 'second shift' by (Artis & Pavalko, 2003; Hochschild, 1989). However, even though more women are working outside the home today, and due to changing cultural norms, more men are equally involved with child care and domestic tasks (especially among the educated ones), the bulk of the responsibilities still fall on women (Hochschild, 1989; Espiritu, 2003). Drago (2005) has also noted that the inequality in the division of duties is not in the favour of working mothers.

### **Working mothers**

Working mothers are those women who work full time outside their homes to get an income; and they combine this with the duties they perform in the home, including their conjugal, parental and domestic roles. Women have several roles and statuses, as mothers, full time workers, wives, individuals, daughters and domestics, among others. The demands of each of those roles are different, but may often clash, thereby causing a dilemma of choice for the woman. They are all equally important roles, and the struggle

is always to find balance and equilibrium, while still performing each role to the best of their ability. Unfortunately, women's peak reproductive years usually coincide with their most productive in the work place, roughly between the ages of 25 and 45. Coincidentally, most homes nowadays need the dual income of both parents to survive, and it is thus necessary for the woman to develop adequate coping strategies. Children need nutrition, protection, love, medical care and education for their physical, social, cognitive, moral and emotional development. The conjugal relation also needs to be nurtured and the domestic work is largely regarded as the woman's domain. Traditional duty distribution in the home is universal, as women are still expected to bear the brunt of domestic tasks. Hartwell-Walker (2011) maintains that daycare arrangement for babies is still seen as 'women's issue'; schools start and end at specific times and ferrying children around is seen as an individual family problem. Even though this observation is about households in America, the same applies to Nigerian women. Unfortunately, as in the typical paternalistic society, families are still so traditional that, even though husbands know their wives work outside the home, they still insist on their rights to be waited on hand and foot, except for those who use maturity and understanding to help out and, hopefully, also the educated ones.

A study by Animasaun (2006) on child care strategies adopted by working mothers concluded that mothers have a pertinent role to play in the educational development of their children. Another study by Okafor (2008) found a significant relationship between single parenthood and the academic performance of Secondary School children - that it had adverse effect on academic performance, and that children of two-parent families performed significantly better academically. In a similar research conducted on women holding multiple roles simultaneously, O'bryan (2008) found that role conflict and emotion-focused coping were predictors of stress while task-focused and avoidance-focused coping were not significant predictors of stress. She therefore concluded that for positive social change to occur, women must better understand the factors that drive their perceived stress, in order to gain new insight into reducing it, and hopefully become better mothers. Mothers routinely sacrifice care for themselves to make ends meet. This leads to stress and anxiety, fatigue, sleep deprivation, guilt (at not being able to spend

more time with their children – which may again lead to over-compensation), and will invariably affect job performance. Women are again often expected to take care of aged parents. Family emergencies like child illness are also their primary responsibility; these are situations which may further strain their already overloaded schedules. Against this background, it is necessary to examine how women in the banking industry as a specialized career, cope with work and home responsibilities.

Working mothers are by no means a homogenous group, as their attitudes towards their home and work are shaped by different socio-economic factors. These include their type of work, income level, age, special need of their children and their professional cadre, among others. It is however believed that children in a two-parent family are likely to adjust better socially and perform better academically. Studies that have shown that children of two parent families are more likely to perform better academically include that of Astone and Mchanhan (1991), who found that children of single and non-traditional families had less overall supervision of social activities compared to those from intact families. Their assertion is further supported by the findings of Okafor (2008). Bayrakal (1990) sort of summarized by asserting that children of single parents or non-traditional families are more likely to display a greater degree of disturbance than the children from a two-parent family set-up. It is believed that children today are worse off due to a decline in parental care (Eberstadt, 2005; Elshtain, 2005; Bowman, 2004). Eberstadt (2005) further suggests that day care harms the cognitive and emotional abilities of the child. Another study even shows that small percentage of children in child care services are said to have behavioral problems (Horschild, 1989). This study had found that the difference between substitute child care, whether by relative or non relatives was not significant. The most important single element found in child development was the quality of their relationship with mothers from the family of origin when she is not at work. This suggests that mothers still have a great influence in the eventual overall behaviour of the child. Many pre-school age children are placed in charge of substitute care givers during the mothers working hours. This has raised several problems in the society like negligence, delinquency, sexual abuse and maltreatment; and according to Elstadt (2005) damaging the cognitive and emotional

development of the child. Some researches have also revealed growing behavioural problems among school age children like drug abuse, obesity and clinical depression among others - problems that were less prevalent a quarter of a century ago. Studies have linked these new developments to absentee parents and substitute care givers. How then do full time working mothers juggle all these often overlapping roles?

### **The United Bank for Africa (UBA)**

Banks can be Commercial, Mortgage or a Financial Corporation. The commonest by far is the Commercial, which can also perform Mortgage or Financial roles. The apex bank (Central Bank of Nigeria) oversees and regulates all banking operations in Nigeria and is constantly reforming and streamlining to ensure optimum compliance with regulations. The United Bank for Africa was incorporated in Nigeria as a limited liability company on February the 3<sup>rd</sup> of 1961 under the Companies Ordinance (CAP 37) of 1922 following the consolidation reforms introduced and driven by the Central Bank of Nigeria in 2004. The Bank later merged with the Standard Trust Bank Plc on the 1<sup>st</sup> of August, 2005 and subsequently acquired the Continental Trust Bank limited on the 31<sup>st</sup> of December, 2005. All the mergers and acquisitions have made UBA arguably the largest bank and is said to have the largest distribution network in the country. According the Bank's yearly Manual, the Bank has 17 subsidiaries in several countries all over the world with over 711 branches and retail outlets as at December, 2009. Lagos State alone has the largest number of branches at well over 134 and counting. UBA has the largest distribution network in Nigeria and has more branches than any other bank in Nigeria. UBA boasts of over 7.2 million customers and offers different financial services through their subsidiaries, including but not limited to Retail Financial Services (RFS); Wealth and Asset Management; Pension and Insurance services along with the traditional banking services and the bank is quoted in the Nigerian Stock Exchange. The Bank records a presence in more than 16 African countries and has staff strength of more than 13,068 according to the December AGM records of 2009. This is known to consist of equal, if not more female workers.

Banking, among other high paying jobs is a popular area for qualified people to earn money, but it can also be a rather stressful job. The demanding hours, high expenses and commute in Lagos (often called the 'Lagos Factor') adds to the strain. Resumption time is 7.30 a.m., making it necessary to leave their residence very early, go through the often horrendous traffic, and work up to 15 hours in a day! The same process is reversed to get through traffic and reach home very late. This is the normal routine, oscillating between the office and home, which pretty much means that life revolves around this routine, leaving time for hardly anything else; it is therefore a stressful job. There is often the challenge to choose between home and work, and a conflict of managing both roles at the same time. This can be explained by the fact that coincidentally, women's duties in their prime productive years overlap. The same period in their lives that they are at their peak childbearing years is the same period they are at their peak in full time work. Furthermore, nowadays the average family needs two-income earning partners to successfully run a family. The question will inevitably arise, therefore, as to how women are coping. Unfortunately, women seem to have added 'work' demands to their domestic load more than men have added 'home' to their work demands in the Nigerian situation. There is currently a gap in traditional gender roles due to feminism, although the emancipation of women has also led to their changing roles in the society. There is again the demand made by the traditional role of child bearing and rearing, among others. It must also be noted that most chores for men (car maintenance, yard work etc, can be done at their convenience, while women's duties are often more time-bound, as they cannot really choose when children will eat, go to school, sleep, etc. What then are the different ways working mothers cope? Women are invariably expected to perform according to expectations. A related study by Hassan (2009) on the determinants of occupational stress among bank workers, considered gender, self concept and occupational status, and revealed no significant difference in stress level of male and female bank workers, but there was a difference between workers with high and low self concept; and that stress effects were felt more among workers in the bottom of the hierarchy. Unfortunately, in general terms, cooperation has not been too forthcoming from employers. Hartwell-Walker (2011) further notes that the percentage of enlightened employers who support flexible time, or working from home is quite small, and

concludes that very little has changed in communities to make it possible for good workers to also be good parents. This is to give an account of the type of background that the working mothers deal with in the world of work. The UBA as one of the vanguard banks was used for the study.

### **Problem of the study**

Women have to work outside the home to support the two-earner income family that is the norm today. Unfortunately, many employers do not support the working mothers' effort to strike a balance between their overlapping duties between home and work. The inability to work out adequate coping strategies can result in breakdown of personal health, the family unit, of marriages and give rise to socially maladjusted children. It is necessary for the bank worker to develop coping mechanism in order to forestall the lack of time and the inability to successfully combine tasks and roles which tend to affect dispensation of duty between home and work. The exhausted worker still has to dispense her conjugal, maternal and domestic duties, at the very least. How can the multitasking be achieved? The working mother, as an adult, needs to be able to find a middle ground between the necessities of working full time, along with her domestic duties. Result of juggling responsibilities is that women are stretched, stressed, exhausted, overworked, sleep too little, while trying to parent responsibly. As long as women are expected to effectively dispense their work and home duties, and there are mitigating factors, it will be necessary for the women to develop adequate coping techniques. Presently, literature and data are scanty on the coping mechanism of the working mother, especially in the banking industry. This study is to document some of the coping strategies employed by the working mothers in the banking sector in Lagos, using UBA as a case in point.

### **Research questions**

1. Which are presently the popular coping strategies adopted by the working mothers in the banking industry?
2. What effect does working in the banking industry specifically, have on the working mothers?
3. What factors can affect their coping skills or ability to cope?

4. What are working mothers' perceived negative effects of working in a bank?
5. How can a working mother in the bank be helped to cope better, or which coping strategies should be adopted?

### **Hypothesis**

1. There will be no significant influence of coping strategies on the balancing of home and work demands by the working mother.

### **Purpose of the study**

The study set out to gather information on the coping strategic methods utilized by working mothers in the banking industry to cope with the pressures of balancing home and work demands. The specific objectives of the study were to:

- document bank workers coping strategies
- document the effect of bank work on the working mother's psyche and its negative effects
- determine the effect of absence of the mother on the family structure
- Suggest further coping strategies

### **Research Methodology**

The research was a descriptive survey and used purposive sampling technique to select a sample of 125 working mothers who had children, across the UBA branches in Lagos State. The research was qualitative in nature and sought to document the reaction of working mothers on having to combine two of their key roles and juggle responsibilities. There are, in excess of 700 UBA branches all over Nigeria, and Lagos has 134 scattered all over the different Local Government Areas of the State. Purposive random sampling technique was used in the selection of the respondents from across the branches. The branches were first stratified into Mainland and Island. This is because the Island is the nerve centre of the economy of Lagos State, while the Mainland contains the industrial nerve centre of the state. 125 in total women were then selected from eighteen of its branches (8 and 10 respectively), based on the basis that the respondents have child(ren) and a family. A self-developed questionnaire tagged 'Working mother questionnaire'



(WMQ), constituted the main research instrument. The questionnaire was divided into two parts. The first part was designed to elicit demographic responses. The second part of A to E, contains clusters of five to eight items to measure coping skills. These were weighted and ranked. The cumulative score was added together to give composite score indicating high and low importance. The validity of the research instrument was obtained through both face and content validity. A test re-test method was used to determine the reliability coefficient of the instrument, and at .67, was deemed adequate for the study. The single hypothesis was analyzed using the chi-squared tool. The results were presented in charts.

### **Results and Discussion of Findings**

In terms of educational qualification, 38.4% of the respondents had OND or equivalent, 44.8% had the HND or 1<sup>st</sup> degree, while 16.8% of the respondents also had professional qualifications related to banking. 49.6% of the respondents fall between the modal age ranges of 31 – 40 years; 40.8% were between the ages of 20 – 30 years while 9.6% were in the age range of 40 – 50 years. The high level of qualification shows that the banking industry employs highly qualified professionals. The age range also supports the incidence of peak productive and reproductive years coinciding. Sixtyfive of the respondents (52%), worked in customer service in the front hall and relate directly with customers. This was followed by 46 (36.8%) who worked in the back office and 14 (11.2%) worked in the Marketing Department. Fiftythree (42.4%) of the respondents were married; 47 (37.6%) were single, while 20 (16%) were divorced and (4%) were widowed. Majority, 44 (35.2%) had children between the ages of 5 and 10 followed by ages 1 to 5 at 20.8%. The least in number - four of the respondents (3.2%) have children over 21 years of age. Most of the respondents belong to lower and middle level management in the professional cadre. Most of the respondents (46.4%) work in the banking industry because they wished to make enough money to set up their own business later. Some of the respondents claim that they work in the banking sector because they studied a related course to banking, while the minority works in banks for the prestige.

The first research question sought to find the coping strategies that are presently employed by working mothers in the banking industry. The result of their ranking of how important the items were is shown in table 1.

Table 1: Coping strategies

	Item	Cumulative Responses	Implied Intensity	Ranking
1	Putting kids (1-10 yrs) in boarding sch.	LI 19	0	8 <sup>th</sup>
2	Leaving kids home alone to watch t.v.	LI 29	1	7 <sup>th</sup>
3	Using nannies and aged relatives	HI 99	8	1 <sup>st</sup>
4	Spending quality time with family	MI 24	7	5 <sup>th</sup>
5	Using day care facilities and lesson teachers	HI 49	6	3 <sup>rd</sup>
6	Depriving oneself of sleep, relaxation etc	MI 58	5	4 <sup>th</sup>
7	Neglecting one duty in favour of others	LI 31	4	6 <sup>th</sup>
8	Using the mobile phone to perform duties	LI 33	3	2 <sup>nd</sup>

**Key: LI: Low importance; MI: Medium importance; HI: High importance**

The above ranking showed the trend of the coping strategies employed by the working mothers in a bid to dispense their home and work duties accordingly. The ranking showed the highest of the coping strategies as that of leaving the children with nannies or aged family members who will also help with housework. Coping, for the women, also meant being able to spend quality time with their family. Ranking 3<sup>rd</sup> is the use of day care facilities and lesson teachers to fill the gap till the mothers get home. They ranked the coping strategy of neglecting one of their duties in favour of another as the 5<sup>th</sup>, while depriving themselves of sleep and relaxation ranked 6<sup>th</sup> in the way the women cope. Going down the list is the reliance on the spouse's understanding and help at the 7<sup>th</sup> place, while putting the children of ages 1 – 10 in boarding house ranked 8<sup>th</sup> among their coping strategies.

On the effect that bank work has on the women themselves, the following were reported as shown in the next table:

Table 2: The effect of bank work on the women’s physical, emotional, health and psychological state.

	Item	Cumulative Responses	Implied Intensity	Ranking
1	I am too tired to perform my conjugal rights	91	7	2 <sup>nd</sup>
2	Cannot really communicate with anyone	25	3	6 <sup>th</sup>
3	I find it difficult to relate to spouse	65	6	3 <sup>rd</sup>
4	I find it draining to help children with homework	56	5	4 <sup>th</sup>
5	I just want to find a place to rest after work	62	4	5 <sup>th</sup>
6	Sometimes I am too tired to even eat	32	1	8 <sup>th</sup>
7	I am energized enough to do all tasks	75	2	7 <sup>th</sup>
8	My children have had to grow up fast	85	8	1 <sup>st</sup>

The respondents ranked their perception that their children have had to grow up faster as the highest, with the older children taking care of younger ones, or having to be responsible at an earlier age. Ninetyone respondents (72.8%) reported they were often too tired to perform their conjugal rights and just wish to find a place to rest, and are sometimes even too tired to eat, while some find it draining to help their children with homework. Majority were also often too tired to engage in tasks after returning from work. Some felt they could not really communicate with anyone, especially the working mothers with uncooperative partners. This contributes to their stress levels.

On the question of factors that could affect the working mothers' coping strategies, responses show:

Table 3: Factors that can affect women's ability to cope

s/n	Coping skill	Cumulative Responses	Implied Intensity	Ranking
1	Ages of the children	82	3	3 <sup>rd</sup>
2	Lack of support from employer	119	2	4 <sup>th</sup>
3	Lack of support from spouse/family	122	4	2 <sup>nd</sup>
4	Poor health	32	1	5 <sup>th</sup>
5	Stress of commuting and the traffic	124	5	1 <sup>st</sup>

This is further shown in the next figure.

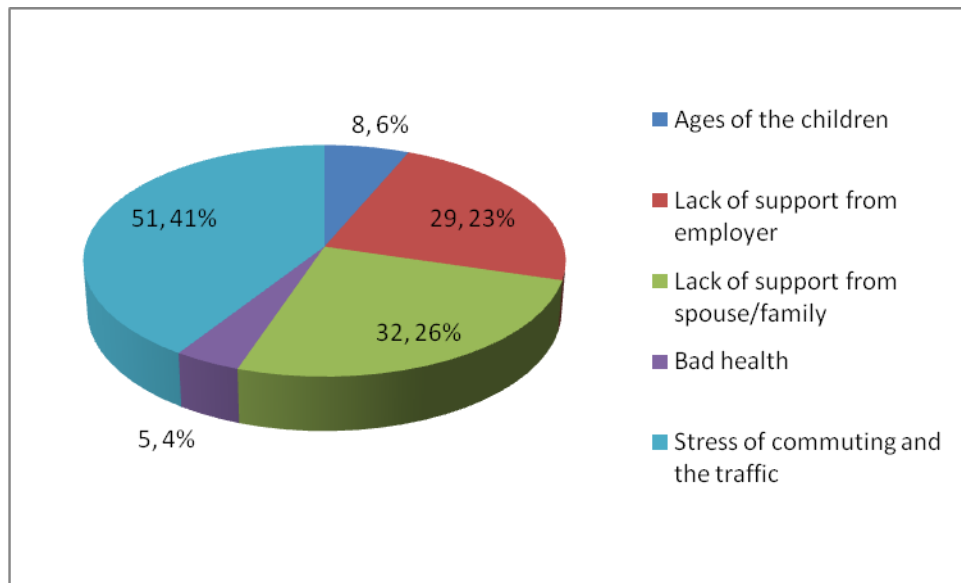


Fig. 1: factors responsible for copeability

On the issue of factors that can affect their ability to cope, the highest ranked was the stress of commuting (41%). The traffic problem underlies what is regarded as the 'Lagos factor', as commuting in Lagos has its peculiar problems. This was followed by the lack of support from their employers and family, and 6% cited the ages of the children as being a contributory factor to their ability to cope. This is in line with the finding of Harwell-Walker (2011) which noted that employers are not as supportive of working mothers as they could be.

Women regard certain factors as the negative effect of working in a bank, they include:

Table 4: Negative repercussions of bank work

s/n	Repercussions	Number	Percentage
1	Not putting 100% into work or at home	10	8%
2	Losing uncooperative spouse because of work demands	14	11.2%
3	Children misbehaving for lack of attention	8	6.4%
4	Has negative effect on matrimony (causing arguments etc)	52	41.6%
5	Not having enough time for children	38	30.4%
6	Causing various ailments	3	2.4%

This is illustrated in the figure below:

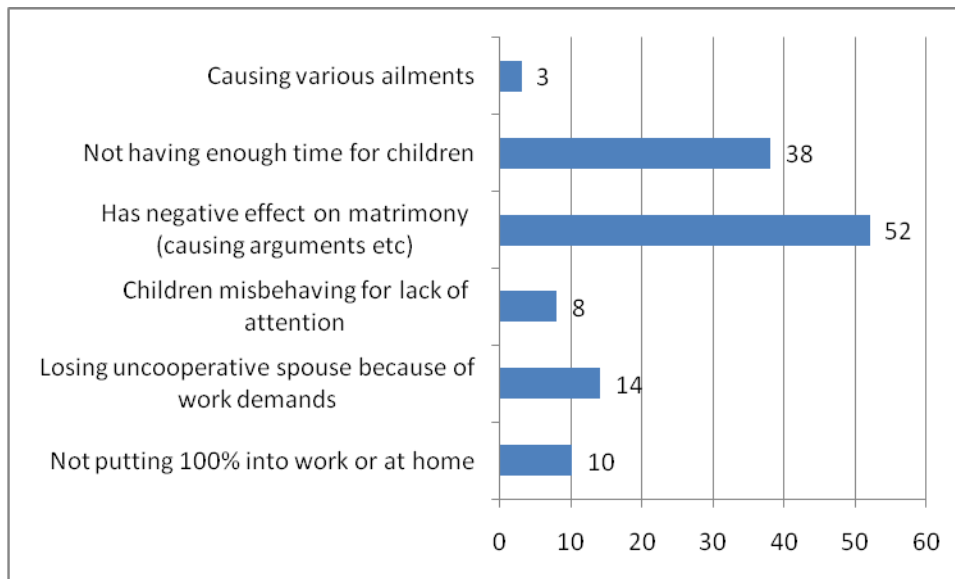


Fig. 2: negative effect of bank work

This chart shows the effect that bank work has on the working mother. According to the working mothers' opinion, bank work has a negative effect on marriages, and they also do not have enough time to spend with their children, some believe that the resulting feeling of inadequacy can even cause certain ailments. This agrees with O'bryan's (2008) finding that the inability to manage home and work can cause stress for the working mother.

The respondents were asked to rank suggestions that could help them cope with the demands of work and home better. This is shown in the next table.

Table 5: Working mothers' suggestions on how they could be helped to cope better

s/n	Coping skill	Cumulative Responses	Implied Intensity	Ranking
1	Employer input (crèche, better package)	113	5	3 <sup>rd</sup>
2	Support from spouse/family	122	7	1 <sup>st</sup>
3	Getting leave to coincide with children's holidays	36	2	6 <sup>th</sup>
4	Flexible working hours	108	6	2 <sup>nd</sup>
5	Less working hours for working mothers	54	1	7 <sup>th</sup>
6	Discourage unreasonable targets for women	67	3	5 <sup>th</sup>
7	Consider proximity to work	117	4	4 <sup>th</sup>

On the question of what can be done to help the working mother cope better, majority of the respondents ranked the support of spouse and family highest, followed by the suggestion of flexible working hours for working mothers. The employer's input ranked third, in that they felt the inclusion of helpful additions like crèche for babies as well as even more attractive pay packages could help working mothers cope better. The least agreed upon, according to the respondents, and ranking 7<sup>th</sup> among all the suggestions, was allowing less working hours for working mothers. They also suggested discouraging unreasonable targets for women as this can cause or add to stress at work, and they felt that their proximity to their working place should be considered in their placement.

The single hypothesis tested said that there will be no significant effect of finding a balance between home and work demands on working mothers in the banking sector of the economy. The result indicated a significant effect of the coping strategies on the work and home demands of the women as shown below:

## **Conclusion**

The study examined and documented the coping strategies of working mothers in the banking industry (UBA). Banking is just as demanding as many other corporate jobs. The difference is that workers deal with cash flow mostly which is a very ‘sensitive’ subject with most people, a bit more is therefore required of them at work. Unfortunately, there is an equal pull from the home front for women to also perform what many see as their primary role – that of maintaining a family and raising children. In as much as women are not likely to stop working outside the home or bearing children, it is necessary to have adequate support system from employers, spouses, family members and even the society at large, in order to be able to dispense their tasks successfully. After all, no serious nation can afford to sideline the immense contribution (of more than half its population – according to national census) that women can make to the socio-economic development with the right support system.

The implication of the findings is that women are required to perform their domestic tasks as well as put in a full day at work. If they therefore do not prioritize well, or more importantly, lack the support of their spouse and employers, it will make it difficult for them to make a successful combination of home and work duties, which they are easily capable of as strong African women. Women, as adults, will not be able to contribute their quota to national development unless they are adequately supported. The study will be of immense help to employers and employees in the banking industry and adult education, as well as the society at large. If employers can tap into the feelings of their employees, it should enhance corporate communication as well as employee satisfaction. Responses further show that women with grown up children find it easier to cope with various demands. Therefore, the problematic group consists of young families with young children, and with women who also have to work outside the home in order to advance and be effective, while minimizing the conflict between career and home. Eventually it may be discovered that the working mother is often called upon to either make judgment calls on choices, or forego certain things for others - which requires prioritizing. It is necessary to ensure that the family, or even the individual, is not made

to suffer these consequences, because it could lead to the creation of delinquents into the system, as well as loss of productive capacity.

We are currently breeding the ‘supermom’ who can carefully juggle work, home, commuting under stress, and also cope with the competing pressures of work and home life, so that they do not continue to pay costly price for their duties. Working in a bank affects the dispensation of the women’s work and domestic roles, and many even feel guilty of not being fully ‘present’. But, in as much as a two-earner income family (where both spouses work outside the home) is needed, and women must combine roles, there is the necessity to give them further assistance in the dispensation of their required roles. The fact that women combine home and work tasks means that they often have the equivalent of two jobs, as expressed by Hochschild (1989). The husbands of working mothers shoulder, on the average, only one-third of the couple's household duties, and the tasks performed most often by men, such as repairs and home maintenance chores, can often be done at their convenience, as opposed to women's duties, such as cooking, which must be done on a daily basis and at specific times, giving women less control over their schedules. In terms of work affecting the family structure, Coontz (2000) warns against the unnecessary romanticizing of the family structure because the reality is often more stark. He believes that families are usually not that perfect, and women must realize that they need support to perform their duties. He goes further to assert that it is alright to struggle, but the working mother, while constantly striving towards the ideal, must also ensure that they run families that will not unleash budding delinquents into the society. Hartwell-Walker (2011) had noted that, although the two-earner family is more and more the norm, social supports to make it manageable are still minimal. However, Kestenbaum (2004) thinks both the worlds of work and home can be successfully managed, depending on the kind of support women get.

### **Recommendations**

There is no doubt that working mothers, especially in the banking industry, need good coping strategies to meet the demands of home and work. Government and employers in Nigeria need to seriously consider alternative work arrangements. So far, incentives



offered to working mothers by the banking industry include giving financial packages to new mothers, allowing one less work hour a day etc. These can be improved upon. Many of the concerns voiced by the women involve their children's academic success, marital stability as well as challenges of safety of home. It is hereby advocated that bank employers look into other possibilities like the crèche for on-site child care, including employer-sponsored and subsidized child care services, working from home as well as posting working mothers near their homes. There should also be a continued call for domestic revolution in sex roles at home, with more enlightened attitudes, along with the creation of more reputable and affordable child care facilities by the government, among others. Other key suggestions, giving alternatives to help women create a better balance between work and family include:

- favourable policies for the working mother
- flexi-time
- family counseling (as a method of stabilizing the family structure)
  
- part-time work arrangements (like working alternate days, shift work, contract work with delivery deadlines etc).
  
- More favourable consideration by employers for the gap in the resume of qualified women who take time off to raise a family (so that they are not demoted unnecessarily)
- The main revolutionary option is that of telecommuting, made possible with the use of computers, such that a lot can be accomplished within the confines of the home nowadays for flexible work options.

These options have been tried successfully in more developed countries and there is no reason why Nigeria cannot adopt and integrate some of these good coping strategies for working mothers in order to boost women's contribution to the body polity and the economy. Many bank workers already have an understanding with their spouses to do the bank work for a limited number of years to acquire the financial strength to start their own business. Another very important option is that of counseling, which can be a powerful tool for coping mechanisms. Adult education seeks to improve lives in every way possible; counseling is a seldom used method of reaching out and enriching lives by

providing timely and necessary professional family counseling both at work and in the community at large.

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