

WORK-FAMILY ROLE CONFLICT AND JOB PERFORMANCE AMONG WOMEN BANKERS IN THE FEDERAL CAPITAL TERRITORY,

ABUJA, NIGERIA

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Abstract

This study examined work-family role conflict and job performance among female bankers in selected banks within the Federal Capital Territory, Abuja, Nigeria. To achieve this objective, the study made use of a sample of 920 female bankers from selected banks. It relied on the “border crossing theory” as well as analytical tools such as the simple percentage, descriptive methods, Chi-Square (χ^2) Statistical technique and a modified Service Level Agreement (SLA) model for data analysis. Based on this, the study revealed a strong relationship between work-family role conflict and low job performance among female bankers in Abuja. This is largely due to the fact that work-family role conflict generates some kind of stress and instability that further undermine the female banker’s capacity to perform her daily tasks effectively. However, this relationship between work-family role conflict and low job performance is considered higher among women with more children and less spousal/family support or other forms of social support system. Based on these findings, the study recommends that there should be a clear separation of work and family role activities. This would create the psychological balance needed in both domains. On the part of the organization, banks should ensure that female staffs are not unduly overloaded with tasks that can lead to border crossing.

Keywords: Work-family, Role conflicts, Banking sector, Job performance, Abuja

Introduction

Globally, work-family role conflict remains an important area of research especially for sociologists and organizational scholars. Centers for research on role conflict are increasingly being set up around the world to study the changing demographics and their impact on work-family roles as well as the well-being of

individuals. However, a careful examination of the volume of literature on work-family interactions or conflict clearly shows that a significant number of the research in this area have concentrated more on women. According to Robert and Robert (2011) the overwhelming volume of research in favour of women in this regard, is founded on the concern over the conflicting role of women, as both mothers/wives and workers. Corroborating this position, Gambles, Lewis and Rapoport (2012) confirm that the gender bias in favour of women is further strengthened by the need to understand how the progressive dynamics in technology affects work-family interactions for an increasing number of women in the global workforce.

Here in Nigeria like other developing countries, Ayeni (2007) is of the opinion that unlike developed countries where women workers are being drawn into the labour market because of demand for female labour, the situation is purely economic with the need to augment family income. She also observed that as a result of the increasing participation of women in less secure work in the labour force, there has been an increase in the unemployment figures for women. In support of Ayeni, Fadahunsi (2013) opined that although women constitute 43.8 percent of the Nigeria's overall workforce, female unemployment rate is still a concern at 52.3 percent.

It is imperative to mention that in traditional Nigerian societies, the father is seen as the family breadwinner while the mother is the nurturer and homemaker. These roles have evolved over the years with more women accepting the role of paid employment in their lives (van Vuuren and Visser, 2003). For the growing number of single parent families, the concomitant increase in social and economic responsibilities is inevitable. The negative impact on the coping resources of single women is even greater. According to Ayeni (2007), there were almost 3.5 million female-headed households in Nigeria, posing serious challenges for such households in terms of support systems.

The need to augment family support systems has led women to gradually measure up with their male counterparts in paid employment especially in the banking sector; a place hitherto dominated by males. The progressive increase in the number of women in the banking sector has been well articulated by Aigboje (2012). According to her, prior to 1977 when the Nigerian banking sector was dominated primarily by the British owned Banks such as Barclays Bank, Standard Bank among others, female bank employees worked as cleaners, tea girls or secretaries, with little or no changes in the 1977-1988. However, post-1988 era saw the deregulation of the banking sector leading to a significant increase in the number of banks in the country and female entrants into the sector. Today, it is a fact that no other profession in Nigeria has leveraged the potentials of women like the Nigerian Banking industry. Women now constitute about 12 per cent of the banking and financial sector (Mordi, Adedoyin and Ajonbadi, 2011).

Working in the banking sector can be economically and personally rewarding, but it also comes with risks, responsibilities, challenges and uncertainties that dovetail to influence job performance. This is worse for women given their care-givers in families with primary responsibility for the needs of children and increasingly elderly parents. This situation accounts for the frequent tension that arises between work and family due to associated time conflicts between the two domains, high levels of

emotional commitment to both and limits in the amount of time and physical energy available.

Statement of Problem

Interplay of factors such as the expansion of technology, demography and economic conditions of families continue to place demands on women to seek paid employment. According to Kumar and Sundar (2012) factors such as death of bread winners, sudden fall in family income or inadequate family income account for the key push factors for women to seek paid employment. The growth of women in paid employment is strongly felt in the banking sector more than any other sector in the Third World countries especially in Nigeria with significant concern over the conflict of roles in work and family domains (Aiigboje, 2012). However, the research into female role conflict (of which our study is also oriented), has been mostly carried out in western societies (see for instance Greenberger and O'Neil, 1993; Robert and Robert, 2011; Selvaragan, Colinger and Singh, 2013). Nevertheless, even foreign studies in work-family conflict have failed to show how this affects job performance in the industry.

The empirical scenario is even worse here in Nigeria where studies on work related issues have merely focused on workers' welfare and motivation rather than role conflict. Scholars like Olagbegi and Afolabi (2004), Opeke (2008) and Fadahunsi, (2013) have all shown that motivation through pay and non-pay incentives have the capability to increase job performance. The problem therefore is that women bankers continue to face challenges with optimal performance which further affects their promotion as a result of their pressing role as family caregivers therefore justifying the need for a study on work-family role conflict and job performance. It is in the light of the foregoing that this study intends to fill this empirical gap by examining the impact of work-family role conflict on the job performance of women bankers in Abuja, Nigeria.

Objectives of the Study

The aim of the study is to examine the effect of work-family role conflict on the job performance of women in selected banks in the Federal Capital Territory, Abuja, Nigeria. Essentially, the objectives of the study are to:

1. Examine the extent to which the number of children a mother has is related to work-family role conflict among women bankers in Abuja.
2. Examine the relationship between incidence of work-family role conflict and job performance of women in the banking sector.
3. Explore the perceived impact of work-family role conflict on women bankers in Abuja.

Research Hypotheses

The following hypotheses were tested in this study:

- 1) There is a relationship in the difference in incidences of work-family role conflict between female bankers with more children and those with less or no children in Abuja
- 2) There is a significant difference in the job performance between female bankers experiencing work family role conflict and those who do not in selected banks in Abuja

Review of Literature

Work-Family Conflict among Female Bankers

While the conflict between work and family responsibilities has become a growing area of study, the tension that female bankers experience between their domestic role and work responsibilities has received little attention. However, two recent American studies reported that female bankers experience significant conflict between their work and domestic role (Stoner, 1990 and Parasuraman, 1999).

Stoner (1990) examined work-family conflict among 92 women bankers in the Bank of America and the Luciana Bank. The mean ages of respondents were 47 years. Most respondents (62 %) were married, and the most common number of children was one child. Their average work hour per week was 48 hours. Stoner (1990) discovered that marital status, number of children, and number of hours worked were not significantly correlated with work-family conflict and did not enter in their regression equation on work interference with family. On the other hand, these researchers found that what did enter their regression analysis or equation on work interference with family was employment in life, happiness, age and number of years married. On the other hand, life satisfaction, work satisfaction, self-worth, happiness, and financial health were negatively related to work interference with family. Life satisfaction was positively related to work satisfaction, and both were strongly related to self-worth. Furthermore, financial health of the bankers was closely related to life satisfaction, job satisfaction and self-worth. Stoner (1990) concluded from their results that female bankers' experiences of work interference with family were not related to their family size or structures or the amount of time they spent at work. They also concluded that perceived bankers' success, and the accompanying sense of self-worth, job satisfaction and life satisfaction are likely to reduce levels of work-family role conflict.

The other study by Parasuraman (1999) compared experiences of men and women bankers on work-family role conflict, and tests a model of the direct and indirect effects of work and family variables on career satisfaction, family satisfaction and life stress. Participants worked at least 42 hours a week and fell between 35 and 45 years. Of the 111 respondents, 69 were men and 52 were women. A large number of variables were included in this study, including work-role overload, job involvement, parental demands, and family support as independent variables, time commitment to work and time commitment to family as one set of intervening variables, work interference with family and family interference with work as a second set of

intervening variables, and career satisfaction, family satisfaction, and life stress as the dependent variables.

The results indicated that schedule inflexibility, work-role overload, and job involvement, and instrumental support from spouse were positively related to time commitment to work. Parental demands, family involvement and instrumental support from spouse were positively related to time commitment to family. In turn, the results of the path analyses for work interference with family and family interference with work clearly demonstrated that time commitment to work and time commitment to family were directly related to the two types of work-family role conflict. Time commitment to work was positively correlated with work interference with family, with work-role overload being the strongest contributor to time commitment at work. Time commitment to family was negatively related to both work interference with family and family interference with work. Parental control demands, determined by the number and ages of children, were associated with heightened levels of time commitment to family and with work interference with family. Work autonomy had a direct negative effect on family interference with work. Work role overload, work interference with family, and family interference with work were strongly related to life stress.

Here in Nigeria, Unwalla (1997) studied 50 married women executives, 50 unmarried women executives and 50 housewives from banking, marketing and advertising industries in Lagos. She made an attempt to assess if work interferes with family lives of women executives. Sixty-five percent of the women in her sample said that work remained at the back of their minds indicating psychological spillover of work to the family domain. However, her study did not report or explore into spillover effects of family to work as reflected in the two American studies discussed above. Work did not directly affect marital relationships. Rather once again it appeared to be individual's specific attitudes that explained marital adjustment. Unwalla's (1997) study also revealed that women who had social adjustment problems before marriage continue to have adjustment problems later and thus reported marital disharmony. In general for all three categories of women, family roles were more important than their work role. Family factors such as ill health of family members or inability to perform household duties were seen as stressful and problematic by married as well as unmarried working women. However, non-working wives were stronger in their opinion that children and family get neglected at the expense of work commitment by working women. In general, a large portion of working wives and mothers faced the dilemma of excelling at home without compromising on their working status.

Job Performance: A Multi-dimensional Perspective

The concept and definition of individual performance has received considerable scholarly research attention over the past 15 to 20 years. Researchers agree that performance has to be considered as a multi-dimensional concept. On the most basic level one can distinguish between behavioural (Campbell, 2010) and outcome aspect of performance (Barman and Motowidlo, 2012).

The behavioural aspect refers to what people do while at work, the action itself (Campbell, 2010). Performance encompasses specific behaviour (e.g., sales conversations with customers, teaching statistics to undergraduate students, programming computer software, assembling parts of a product). This conceptualization implies that only actions that can be scaled (i.e, counted) are regarded as performance (Adeyemi, 2010). Moreover, this performance concept explicitly only describes behaviour which is goal-oriented, i.e. behaviour which the organization hires the employee to do well as performance.

The outcome aspect in turn refers to the result of the individual's behaviour. The actions described above might result in contracts or selling numbers, students' knowledge in statistical procedures, a software product, or numbers of products assembled. Empirically, the behavioural and outcome aspect are related. However, there is no complete overlap, as the outcome aspect is affected by other determinants than the behavioural aspect.

However, performance must be distinguished from effectiveness and from productivity or efficiency (Sonnetag, Volmer and Spychala, 2010). Effectiveness refers to the evaluations of the results of performance. In comparison, productivity is the ratio of effectiveness to the cost of attaining the outcome. For example, the ratio of hours of work (input) in relation to products assembled (outcome) describes productivity.

A great deal of attention has been paid to the distinction between task and contextual performance. There are three basic differences between the two (Barman and Motowidlo, 2012): (1) Contextual performance activities are comparable for almost all jobs, whereas task performance is job specific; (2) task performance is predicted mainly by ability, whereas contextual performance is mainly predicted by motivation and personality; (3) task performance is in-role behaviour and part of the formal job-description, whereas contextual performance is extra-role behaviour and discretionary and often not rewarded by formal reward systems or directly or indirectly considered by the management. Below a comprehensive review of task and contextual workers performance is carried out.

Theoretical Framework: Border Theory

The border theory was adopted for this study. It is an offshoot of the conflict theory discussed above, and was developed by a scholar (S.C. Clark) in 2000. The theory argues that people are daily border-crossers as they move between home and work. This opens up a rich vein of analysis of the nature of borders, their permeability, and the ease with which they can be managed or moved and so on.

As argued, this model fits well with the notion of highly rewarded professionals who return high levels of commitment on the basis of norms of reciprocity. Thus in terms of any analysis of work-family conflict especially within the context of a highly professionalized career like the banking job, the analysis of borders can help to illuminate how far individuals are in control of issues determining balance. It also allows for the analysis of physical and psychological controls. While a heavy emphasis in the recent literature suggests that technology and competition have resulted in more

intensive and extensive work, any analysis needs to accommodate human agency. Border theory begins to permit this. In other words, it opens up scope for the social construction or cognitive distortion of boundaries to create a defensible subjective sense of the situation.

Border theory holds that there is a boundary between work and family. Mental boundary, time boundary, physiological boundary are the three forms. Many individuals, then, are border-crossers who make daily transitions between the domains of work and home. Border theory is widely used in work and family issues such as work at home, flexible time, and so on. Individuals try to find a suitable boundary between work and family. Boundary is characterized by permeability, flexibility and blending. Permeability refers to the boundary one role penetrates to another. For example, an operator working in call center is not allowed to take a private phone. Flexibility refers to boundary tactility between roles. For example, telecommuting female also plays a mother role. When permeability and flexibility both exist in two or more roles, blending happens. Based on border theory, though it is difficult to change some sides of work and family, individuals can change the boundary between two domains to some extent (Clark, 2000). It is indicated that individuals are reactive in work and family domain.

This study therefore adopts the Border Theory as a basis for understanding the cross-border problems that arise among women's career and family roles. Clark (2000) proposed "Work-family role conflict border theory" arguing that this was an essential development from balance out of the conflict arising from the dual domains.

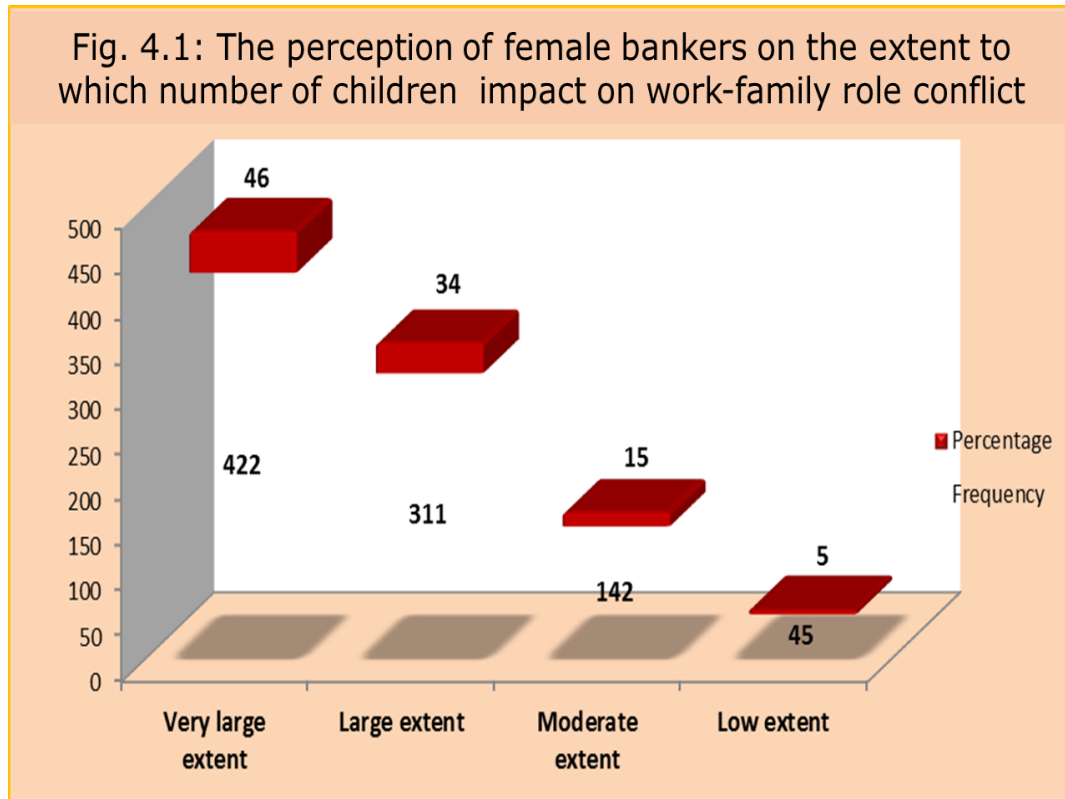
Methodology

The study was conducted in the Federal Capital Territory, Abuja, Nigeria. The survey research design was adopted. The population for this study is the total number of female bank staff in FCT and this is put at 9,300 (CBN Report; 2013). Using the random sampling method, a sample size for the study is put at 948 staff from 3 selected banks in FCT. The primary data was collected through the administration of a self-designed questionnaire to 948 female staff of selected banks. The instrument was validated through expert review, while the reliability was tested using pilot survey. A pilot survey of a sample of 20 respondents (at different times) outside the targeted sample for this study was carried out. Thus the data from the different pilot surveys were analyzed and compared to determine consistency in the results. Information gathered from the main survey, were analyzed using simple percentages and frequency distribution that were translated into descriptive models such as bar charts and histograms in addition to the use of the Chi square (χ^2) statistics test for the research hypotheses.

Results

This section deals with the analysis of data drawn from responses of the respondents to the research questions. This is in turn used to evaluate our research objectives in order to determine if they have duly met or achieved the outcome of the study.

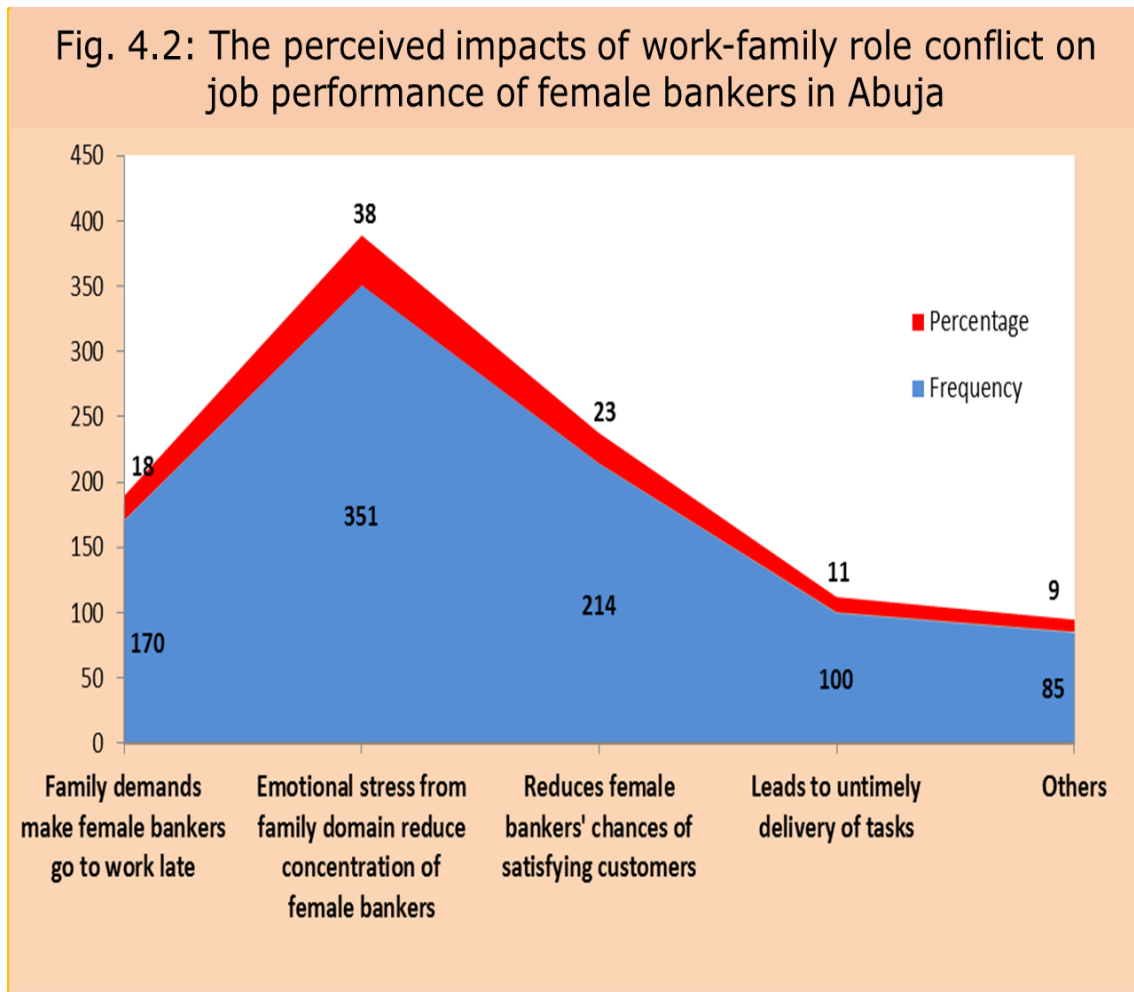
Objective 1: Examine the extent to which the number of children is related to work-family role conflict among women bankers in Abuja.



Source: Field survey, 2016

Figure 1 above is a waterfall chart that shows the extent to which number of children affects work and family roles among female bankers in Abuja. From the chart, it is easily seen that 422(46%) of the respondents said to a very large extent, 311(34%) of them said to a large extent, 142(15%) of the respondents said to a moderate extent, while 45(5%) of them said to a low extent. This outcome leads to the submission that the more the number of children that women bankers have, the more they will experience work-family role conflict resulting from the need to cross borders in the two domains.

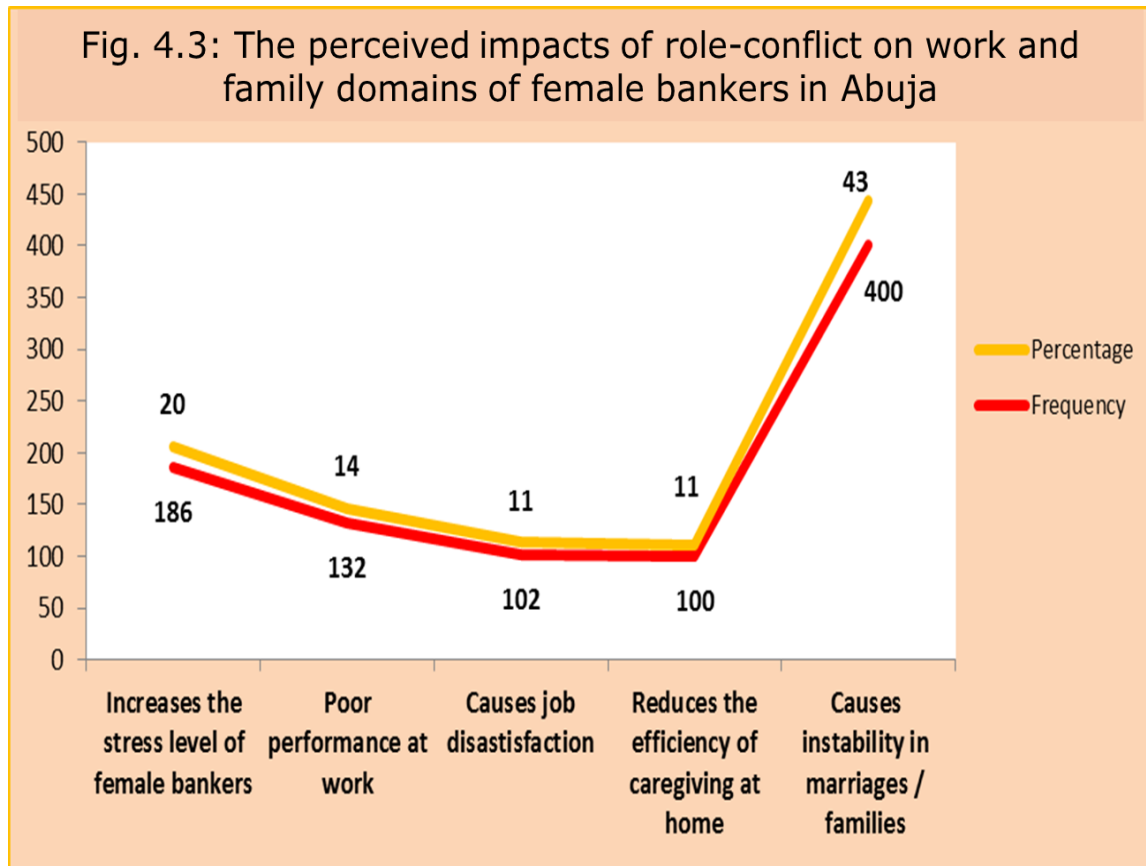
Objective 2: Examine the relationship between incidence of work-family role conflict and job performance of women in the banking sector.



Source: Field survey, 2016

Figure 2 above is an area diagram that shows how work-family role conflict affects the job performance of female bankers in the Federal Capital Territory, Abuja. Data presented in the diagram reveals that 170(18%) of the respondents said family demands make female bankers go to work late, 351(38%) of them said emotional stress from family domain reduces concentration of female bankers, 214(23%) of the respondents said it reduces female bankers' efficiency in customer satisfaction, 100(11%) of the respondents said it leads to untimely delivery of tasks, 85(9%) of them indicated others.

Objective 3: *Explore the perceived impact of work-family role conflict on work and family domains of women bankers in Abuja.*



Source: *Field survey, 2016*

Figure 3 above is a trend diagram that shows the effect of role-conflict on family and work domains for female bankers in Abuja. Data presented in the diagram reveals that 186(20%) of the respondents said it increases the stress levels of female bankers, 132(14%) of them said it leads to poor performance at work, 102(11%) of the respondents said it causes job dissatisfaction for female bankers, 100(11%) of them said it leads to a reduction on the efficiency of care-giving role of women at home, 400(43%) of them said it enables conditions that cause instability in marriages / families.

Test of Hypotheses

In this section, the hypotheses that were earlier stated are subjected to a chi-square test in order to determine the relationship between observed data from the survey and data we ordinarily expect to obtain according to a specific hypothesis.

- 1) **H₁**: There is a relationship in the difference in incidences of work-family role conflict between female bankers with more children and those with less or no children in Abuja

Table 1: Female bankers with more children encounter work-family conflict than those with less or no children

Respondents	SA	A	D	SD	Total
<i>Ecobank</i>	164	111	30	25	330
<i>Zenith Bank</i>	141	82	26	21	270
<i>United Bank of Africa</i>	139	90	39	52	320
Total	444	283	95	98	920

Source: Field survey, 2016

Table 1 above provides data required to test research hypothesis one above. The information represents observed perspective on whether female bankers with more children encounter work-family role conflict than those with less or no children. As a result, the data shows that, 444 of the respondents strongly agree that female bankers with more children experience work-family role conflict more than those with less or no children, 283 of the respondents agree, 95 of the respondents disagree, while 98 of them strongly disagree.

Table 2: Chi Square computation for hypothesis 1

Respondents	O	E	O-E	(O-E)²	(o-e/e)²
<i>Ecobank</i>	164	159.26	4.74	22.46	0.14
	111	101.51	9.49	90.04	0.89
	30	34.08	-4.08	16.61	0.49
	25	35.15	-10.15	103.07	2.93
<i>Zenith Bank</i>	141	130.30	10.70	114.40	0.88
	82	83.05	-1.05	1.11	0.01
	26	27.88	-1.88	3.54	0.13
	21	28.76	-7.76	60.23	2.09
<i>United Bank of Africa</i>	139	154.43	-15.43	238.23	1.54
	90	98.43	-8.43	71.15	0.72
	39	27.88	11.12	123.64	4.43
	52	28.76	23.24	540.06	18.78
Chi-Square	$\chi^2 =$		33.04		

Source: Data derived from Table 1 above

From the table above, the chi-square χ^2 calculated value for hypothesis 1 is as follows:

$$\text{Chi-Square} = \chi^2 = \frac{(o-e)^2}{e}$$

Where o= observed frequency

e= expected frequency

Note that expected value is calculated by multiplying the row total by column total for each response and dividing by total number of respondents. After this, chi-square calculated value is compared with chi-square table value based on the calculated degree of freedom (DF). Hence, to ascertain the degree of freedom the following formula applies.

$$DF = (R-1) (C-1)$$

$$= (3-1) (4-1)$$

$$= 2 \times 3$$

Therefore DF =6

At 6 DF, the table value of χ^2 at 0.05 level of significance is =12.59

1) **Decision rule:** The general accepted decision rule for the application of chi-square χ^2 test states that: Accept null hypothesis if calculated value is less than the table value and reject hypothesis if the calculated value is greater than table value. In this study, since calculated value for χ^2 is 33.04 and table value is 12.59, the hypothesis which states that “There is a relationship in the difference in incidences of work-family role conflict between female bankers with more children and those with less or no children in Abuja” is hereby accepted. Following the wide margin between the chi square calculated value and the table value, it is the submission of this study that “the relationship between female bankers who have more children and work-family role conflict when compared to those with less or no children is very significant.

1) **H₂:** There is a significant difference in the job performance between female bankers experiencing work family role conflict and those who do not in selected banks in Abuja

Table 3 Work-family role conflict among female bankers would lead to low job performance

Respondents	SA	A	D	SD	TOTAL
<i>Ecobank</i>	172	104	24	30	330
<i>Zenith Bank</i>	150	77	20	23	270
<i>United Bank of Africa</i>	145	100	31	44	320
TOTAL	467	281	75	97	920

Source: Field survey, 2016

Table 3 above provides data required to test research hypothesis two above. The information represents observed frequencies on whether work-family role conflict among female bankers would lead to low job performance. As a result, the data shows that, 467 of the respondents strongly agree that work-family role conflict among female bankers, leads to low job performance, 281 of the respondents agree, 75 of the respondents disagree, while 97 of them strongly disagree.

Table 4: Chi square computation for hypothesis 2

Respondents	O	E	O-E	(O-E)2	(o-e/e)2
Ecobank	172	167.51	4.49	20.15	0.12
	104	100.79	3.21	10.28	0.10
	24	26.90	-2.90	8.42	0.31
	30	34.79	-4.79	22.98	0.66
Zenith Bank	150	137.05	12.95	167.59	1.22
	77	82.47	-5.47	29.89	0.36
	20	22.01	-2.01	4.04	0.18
	23	28.47	-5.47	29.89	1.05
United Bank of Africa	145	162.43	-17.43	303.97	1.87
	100	97.74	2.26	5.11	0.05
	31	22.01	8.99	80.80	3.67
	44	28.47	15.53	241.26	8.48
Chi-Square	$\chi^2 =$			18.08	

Source: Data derived from Table 2 above

From the table above, the chi-square χ^2 calculated value for hypothesis 2 is as follows:

$$\text{Chi-Square} = \chi^2 = \frac{(o-e)^2}{e}$$

Where o= observed frequency
e= expected frequency

Note that expected value is calculated by multiplying the row total by column total for each response and dividing by total number of respondents. After this, chi-square calculated value is compared with chi-square table value based on the calculated

degree of freedom (df). Hence, to ascertain the degree of freedom the following formula applies.

$$\begin{aligned} DF &= (R-1) (C-1) \\ &= (3-1) (4-1) \\ &= 2 \times 3 \end{aligned}$$

Therefore DF =6

At 6 DF, the table value of χ^2 at 0.05 level of significance is =12.59

Decision rule: The general accepted decision rule for the application of chi-square χ^2 test states that: Accept null hypothesis if calculated value is less than the table value and reject hypothesis if the calculated value is greater than table value. In this study, since calculated value for χ^2 is 18.08 and table value is 12.59, the hypothesis which states that “there is a significant difference in the job performance of Female bankers experiencing work family role conflict and those who do not in selected banks in Abuja ” is hereby accepted. This leads to the conclusion that work-family role conflict is strongly related to low performance among female bankers in Abuja.

Findings

The first objective of the study was to examine the perception of female bankers on the extent to which number of children promotes work-family role conflict of women bankers in Abuja. Data in this regard was presented in figure 1 above and further subjected to a chi-square test in Table 2 above. The outcome of the data analysis generated the findings that female bankers’ work-family conflict increases as their obligation to the family expands with the arrival of children. Hence, the more children women have, the greater their inability to harmonise family responsibilities with work demands. The chi-square test for hypothesis one shows a significant relationship between female bankers with more children and work-family role conflict in the banking industry in Abuja. This is consistent with Domenico and Jones (2011) who found that female bankers who have younger children find it more difficult to balance work and family responsibilities since such children require more attention from mothers.

The second objective of the study was to examine the perceived relationship between work-family role conflict and job performance of female bankers in Abuja. Data associated with this was presented in figure 2 and also subjected to a chi-square test in Table 4 above. The analysis led to the finding that work-family role conflict generates some tensions especially in the family domain that equally leads to instability amongst some of the female bankers. This instability which arises sometimes from quarrels between female bankers and their husbands affects their performance in the work domain. This scenario completely justifies Clark’s border crossing theory because in all cases, women with unstable marriages resulting from their work still go to work in that state. The outcome is usually underperformance on their jobs. In the final analysis,

the study found a significant relationship between work-family role conflict and poor job performance among female bankers in Abuja. This is consistent with Aigboje's (2012) research which found that when work-family conflict of bank employees increases, so does the stress experienced by such employees.

The third objective in this study was to explore the perceived impact of role conflict on work and family domains among women bankers in Abuja. The data presented in Table 3 above led to the finding that family domain demands impact more negatively on work domain demands. In this sense, family demands make female bankers experience emotional stress, go to work late and even lose concentration when dealing with customers. This is so because in the case of the family domain, there are substitutes such as nannies and crèche institutions. However, in the work domain, there are no substitutes and as such, more pressure is faced when role conflict is experienced by female bankers. This is consistent with the finding of Greenglass (2005) who proved that more family responsibilities result in increased role expectations from the family domain thus causing conflict with the work role.

Conclusion

This study focused on the issue of work-family role conflict and job performance of female bankers in the Federal Capital Territory, Abuja. Based on the findings of the study, it is safe to conclude that, problems do exist when women bankers become border crossers in the interface between career and personal life especially in the family domain. While this is a familiar experience in the life of other women in several other careers, the case of the banking sector is indeed a serious one, because, the sector is known for its lengthy hours of work demand. Female bankers face a serious problem of time, which they all agreed to be the major factor that occasions work-family role conflict. Although most of the respondents that were involved in this study will trade some earnings for their family time, job related issues in the Nigerian context (given the high rate of unemployment), are valued ahead of leisure activities. It is clear therefore that the number of hours worked, schedule inflexibility and the stressors arising from both family and work domain have significant impact on the job performance of the female bankers. Also, number of children has a much serious impact on work-family role conflict.

Recommendations

Based on the findings and conclusion reached in this study, the following recommendations have been proffered.

1. **Organizational Support** Results indicate that it is difficult, in today's environment, to effect an airtight compartmentalization of the work and family domains. The growing number of women in the banking career and the strong family values characteristic of African societies make it advisable, especially but not exclusively for organizations employing a significant number of women to support rather than repress the possibility of employees maintaining a healthy balance between work and family responsibilities.

2. ***Social/Family Support*** Females working tight hours like bankers should be given more social support from their family members. This will help check any stress-related feelings/experience brought about by work-family role conflict. This is because, female bankers with better support from their family members especially their partners experienced less role conflict than those with little or no support from their partners.

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