

## Work-Life Balance Achievement among Women in the Lagos Banking Sector

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### ABSTRACT

*The need to give adequate attention to workplace, family, and personal obligations remains a major concern for working women, as they navigate competing socio-cultural expectations and organisational demands. This challenge is particularly pronounced in high-pressure environments such as the banking sector in Lagos State. To address the challenge, this article investigates Work-life Balance (WLB) achievement among women in the Lagos banking sector, guided by two key questions: To what extent do women achieve WLB, and how do they achieve it? The study utilised both primary and secondary data, collected through a structured questionnaire and in-depth interviews, alongside a theoretical framework comprising Social Role Theory and Liberal Feminist Theory. A total of 975 randomly selected women completed the questionnaire, while 25 interviews were conducted with women in leadership roles. Quantitative data were analysed using descriptive and inferential statistics, while qualitative data were subjected to narrative analysis. The findings indicate a high level of WLB achievement among respondents. Strategies adopted include arranging childcare during work hours, staying connected with family while at work, and completing official tasks from home. Positive correlations were found between WLB and variables such as designation ( $r = .477$ ), educational qualifications ( $r = .379$ ), income level ( $r = .374$ ), work experience ( $r = .283$ ), marital status ( $r = .113$ ), and age ( $r = .087$ ). Despite demanding job conditions, women achieved WLB through resilience and adaptive coping strategies. The study concludes that promoting supportive workplace policies is essential for enhancing women's ability to balance professional and personal responsibilities.*

**Keywords:** Banking Sector, Liberal Feminist Theory, Social Role Theory, Women, Work-Life Balance (WLB)

### 1. INTRODUCTION

The increasing participation of women in the labour force highlights the importance of examining their experiences of WLB, as they navigate personal, family, and professional responsibilities. Since the 1950s, women's participation in the labour market has been steadily rising, with evidence indicating that it is a key driver of national growth and development (Ming, 2019).

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Higher levels of women's labour force participation contribute to reducing social stigma, narrowing the gender gap, and stimulating economic growth. Notably, a 25% reduction in the workplace gender gap could increase global GDP by 3.9% by 2025 (Ming, 2019).

In Nigeria, current estimates place the labour force at 88 million people, comprising 45.4 million women and 43.6 million men (Statista, 2023). The labour force participation rate stands at 77.5% for men and 77.1% for women (National Bureau of Statistics, 2024). Despite the high level of women's participation in the labour force, achieving WLB remains a significant challenge for many women, with implications for their well-being, productivity, and contributions to national development. Within this context, women's labour force participation serves as a foundation for understanding their experiences of WLB.

Ajonbadi et al. (2023) define WLB as the process of managing the demands of both work and non-work commitments, including personal and family responsibilities. Crucially, balance does not imply an equal allocation of time to each domain but rather the effective management of competing demands. This definition is adopted in the present study due to its relevance for assessing WLB among women employed in Lagos banking sector. In recent years, especially in the post-COVID-19 era, organisations have increasingly prioritised WLB programmes (Epie, 2023). However, much of this progress has occurred in Western contexts, where institutional frameworks, gender norms, and workplace cultures differ substantially from those in sub-Saharan Africa. As Adams (2014) observes, the conceptualisation of WLB as a human right has not yet gained widespread acceptance globally.

In the Nigerian context, previous research has explored WLB among professionals in healthcare, education, and the public sector. Yet, there is a notable gap in empirical literature concerning women in the banking industry, which is characterised by long working hours, high performance expectations, and entrenched gendered norms. The intersection of intensive professional demands with personal and familial responsibilities has heightened academic and policy interest in the subject of WLB. While several studies acknowledge the structural and cultural barriers women face, few have systematically examined how women in high-pressure sectors actively navigate and negotiate these challenges. This study, therefore, investigates WLB achievement among women in the Lagos banking sector by addressing two key research questions: (1) To what extent do women achieve WLB? and (2) How do they achieve it?

## **2. LITERATURE REVIEW**

This section presents a thematic review of the literature on WLB, critically examining key concepts and empirical findings to advance understanding of the subject. It integrates both conceptual and empirical insights, and introduces a theoretical framework that combines Social Role Theory and Liberal Feminist Theory to explain women's experiences of WLB in the Lagos banking sector.

### **2.1 Conceptual Review**

Women's increasing participation in the labour force has intensified scholarly interest in their experiences of WLB. Akinwale (2019) observed that financial necessity remains a major factor driving women into the workforce. He noted that fewer than one-third of women participated in the global labour force in the 1950s, but this figure rose steadily to approximately 60% by 1999.

Ajonbadi et al. (2023) traced the conceptual origins of WLB to 19<sup>th</sup>-century labour movements, which advocated for shorter working hours to improve workers' quality of life. In contrast, Gomez-

Baggethun (2022) argued that early forms of WLB existed in pre-industrial societies, where work and family life were integrated within agrarian and hunting and gathering economic systems.

Epie (2023) identified several socio-economic and cultural factors that shape WLB experiences in African contexts, including the extended family system, long working hours, traffic congestion, patriarchal structures, gender inequality, and traditional norms. In Lagos, these challenges are exacerbated by rapid urbanisation, particularly for women working in the banking sector. The global significance of WLB is reflected in various international policy instruments, such as the International Labour Organisation (ILO) Maternity Protection Convention (1919), the ILO Recommendation 123 (1965), the ILO Convention 156 (1981), and the United Nations Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) (1979).

In response to these developments, many organisations have introduced workplace policies to promote WLB, including flexible work schedules, remote work options, and family-friendly environments (Epie, 2023; Idowu, 2020; Mordi et al., 2013). However, some of these interventions—particularly remote work—have inadvertently increased women's domestic burdens due to persistent gender role expectations in the home.

## 2.2 Empirical Review

A World Bank (2018) report revealed that among 189 economies, 104 maintained legal restrictions preventing women from engaging in certain jobs, 59 lacked legislations on workplace sexual harassment, and 18 permitted husbands to legally prevent their wives from working (Ming, 2019; World Bank Group, 2018). Such structural constraints perpetuate gender inequality and limit women's autonomy in the labour market.

In a cross-national study of 22 countries, Fuwa (2004) found that gender inequality—measured in terms of wages, career advancement, and political representation, significantly influenced the distribution of domestic labour. For instance, in Japan, women's income had minimal impact on their domestic responsibilities, unlike in more egalitarian Scandinavian countries, where women were better positioned to negotiate a fairer division of housework.

In the Nigerian context, Bankole and Adeyeri (2014) examined the work-family experiences of 220 female bank employees across 16 branches in Lagos. The majority of respondents (72.8%) were under 40 years old, 86.4% were married, and 71.8% held bachelor's degrees. Despite their experience of long working hours (with 80.5% working 10–14 hours daily), most women (85%) spent only 1–4 hours with their families. Nonetheless, 52.2% reported achieving WLB by delegating responsibilities: 66.4% employed domestic help, and 87.3% received support from their spouses.

Similar trends have been identified in other professional sectors. Adisa et al. (2014) found that female medical personnel experienced adverse health outcomes and diminished job performance due to persistent work-family conflict. Likewise, Akanji et al. (2020) and Mushfiqur et al. (2018) identified excessive work demands, hostile workplace environments, and gender-based discrimination as critical barriers to achieving WLB.

## 2.3 Theoretical Framework

This study adopts Social Role Theory and Liberal Feminist Theory to explore WLB among women in the Lagos banking sector. These theories offer complementary perspectives: while Social Role Theory highlights the influence of cultural and societal expectations on women's roles, Liberal Feminist

Theory emphasises the importance of equal opportunities and institutional reforms in empowering women to negotiate improved WLB outcomes.

Social Role Theory explains that gendered expectations are constructed through the social division of labour, which traditionally assigns nurturing and domestic roles to women and breadwinning roles to men. These socialised roles, embedded through cultural norms and practices, shape the way women experience and navigate WLB (Archer, 2006; Eagly & Wood, 2012; Fuwa, 2004). As such, women face structural and cultural constraints that hinder their ability to balance professional and domestic obligations, particularly in high-pressure sectors like banking.

In contrast, Liberal Feminist Theory focuses on securing individual rights and promoting gender equality through institutional change. It advocates for equal access to education, employment, leadership, and legal protections, and it seeks to dismantle systemic barriers that marginalise women in the public sphere (Haralambos & Holborn, 2008; Tong & Botts, 2024). Key legislative milestones inspired by Liberal Feminist thought include the *Equal Pay Act* (1970), the *Sex Discrimination Act* (1975), and the *Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)* (1979). In the context of WLB, this theory emphasises how access to supportive workplace policies, economic resources, and legal rights can empower women to achieve greater balance between personal and professional roles.

Together, these theories provide a comprehensive lens for understanding the persistence of gendered WLB challenges and the transformative potential of policy and institutional reforms. While Social Role Theory elucidates the cultural and social barriers women face, Liberal Feminist Theory highlights the pathways to empowerment and structural change that can enhance women's WLB outcomes.

### 3. RESEARCH METHODOLOGY

This study utilised both primary and secondary data. Relevant secondary data on WLB were obtained from reputable academic databases, including EBSCOHOST, JSTOR, and ScienceDirect, accessed through the Readers' Services Department of the University of Lagos Library.

WLB was measured using a combination of quantitative and qualitative indicators designed to assess the extent to which women were able to manage and harmonise work demands with personal and family responsibilities. In the quantitative component, respondents were asked to rate their experiences using a structured questionnaire, assessing their perceived ability to balance work and family roles, time spent at work versus with family, frequency of work-related disruptions to family life, and willingness to prioritise family over work when necessary.

In addition, the study included a direct question asking whether respondents felt they had achieved WLB. This was followed by questions probing into strategies adopted for achieving WLB, such as flexible scheduling, home support systems, and remote work arrangements. The qualitative component, derived from in-depth interviews, further explored participants' subjective experiences, challenges, and coping mechanisms, providing contextual insights into how WLB was perceived and navigated in the Lagos banking sector.

Primary data were collected through a structured questionnaire and in-depth interviews. The questionnaire was administered to 975 randomly selected women working in commercial banks across Lagos State. The sample size was determined using a 95% confidence level, a 5% margin of error, and maximum variability ( $p = 0.5$ ), which yielded a minimum required sample size of 384

(Taherdoost, 2017). To improve the representativeness of women across the Lagos banking sector and to account for possible non-response, the sample was increased to 975 women. Additionally, 25 in-depth interviews were conducted with women in leadership positions within these banks. Based on proportional allocation of the total sample of 975 women across locations, thirteen women were randomly selected from each of 15 branches across five purposively selected commercial banks to ensure balanced representation of the five administrative divisions of Lagos State. To ensure confidentiality, the banks' names were anonymised and replaced with pseudonyms: Bank A, Bank B, Bank C, Bank D, and Bank E.

The structured questionnaire comprised both open-ended and closed-ended items, designed based on the study's research questions. Its validity and reliability were established prior to full-scale deployment through expert review and a pilot test. Informed consent was obtained from all participants, and the survey was conducted at a time convenient to them.

To complement the quantitative data, 25 in-depth interviews were conducted at various bank branches. Each session lasted approximately 60 minutes, with some interviews conducted via telephone on weekends due to participants' schedules. The interviews focused on exploring women lived experiences and coping strategies in achieving WLB within the Lagos banking sector.

Quantitative data from the questionnaire were analysed using descriptive and inferential statistics, including frequency distributions, simple percentages, and correlation analysis. Qualitative data from the interviews were subjected to narrative analysis, drawing on ethnographic techniques to capture the nuanced experiences and perspectives of the respondents.

#### **4. RESULTS AND DISCUSSION**

This section presents findings on the extent to which women in the Lagos banking sector achieve WLB and the strategies they employ to do so. The results are organised and displayed in tables for clarity.

##### **4.1 Socio-Demographic Background of the Respondents**

Table 1 presents the socio-demographic characteristics of the respondents. Half of the respondents (50.0%) were aged between 20 and 34 years, followed by 41.9% in the 35–49 age group. This age distribution highlights the importance of age in recruitment and selection within the Lagos banking sector, where entry-level positions are typically filled by individuals under 30 years of age. It also suggests a trend of career progression, as many women age into their roles, acquiring greater experience and assuming more responsibilities over time.

With respect to marital status, 61.3% of the respondents were married, while 33.9% were single. This reflects prevailing cultural norms in Nigerian society, where women are often encouraged to marry early, even while pursuing professional careers. From the perspective of Social Role Theory (Archer, 2006), this finding underscores the multiple social roles that women are expected to perform, namely employee, spouse, mother, and caregiver, which often generate competing demands and contribute to work-life conflict.

In terms of educational attainment, respondents held qualifications ranging from Ordinary National Diploma (OND) to Master's degrees. The largest proportion (41.9%) possessed Bachelor's degrees, followed by 30.6% with OND qualifications. These figures indicate a generally high level of literacy,

which likely enhanced respondents' capacity to articulate their WLB experiences. According to Liberal Feminist Theory, educational attainment is a critical factor in women's empowerment, equipping them with the skills and confidence necessary to assert their rights and negotiate supportive work arrangements.

Regarding employment status, 54.2% of the respondents were in full-time positions, while 45.8% were employed on temporary, contract, or casual terms. This variation has important implications for WLB, as non-permanent workers often have reduced access to institutional support, benefits, and decision-making processes compared to their full-time counterparts. In this context, employment status may significantly mediate women's experiences of WLB, influencing their ability to access workplace policies and support systems that facilitate balance between professional and domestic responsibilities.

**Table 1** Socio-Demographic Backgrounds of the Respondents

<b>Age (Years)</b>	<b>Frequency (n = 806)</b>	<b>Percent</b>
20 - 34	403	50.0
35 - 49	338	41.9
50 - 64	65	8.1
<b>Marital Status</b>		
Single	273	33.9
Married	494	61.3
Divorced/Separated	39	4.8
<b>Highest Educational Qualifications</b>		
NCE/Technical/ Ordinary National Diploma	247	30.6
Bachelor's Degree/Higher National Diploma	338	41.9
Master's Degree	221	27.4
<b>Employment Status</b>		
Full-time Employment	437	54.2
Temporary/Contract/Casual Employment	369	45.8
<b>Designation/Position</b>		
Management/Senior Staff	247	30.6
Supervisor	156	19.4
Junior Staff	403	50.0
<b>Religious Affiliation</b>		
Christianity	676	83.9
Islam	130	16.1
<b>Estimated Income Per Month (₦)</b>		
Below 150,000.00	234	29.0
150,000.00 - 200,000.00	208	25.8
200,001.00 - 300,000.00	143	17.7
Above 300,000.00	221	27.4
<b>Work Experience (Years)</b>		
0 - 5	403	50.0
6 - 10	286	35.5
11 - 15	117	14.5

In terms of job hierarchy, 50.0% of respondents were junior staff, 30.6% occupied senior or management positions, and 19.4% served as supervisors. This distribution demonstrates that women occupy diverse roles across organisational levels in the Lagos banking sector, suggesting that experiences of WLB are likely to differ according to job status, workload, and decision-making autonomy.

With respect to religious affiliation, 83.9% of respondents identified as Christians, while 16.1% identified as Muslims. The dominance of Christianity may be partly attributed to the historical influence of Western education and Christian missionary activity in southern Nigeria. Within the framework of Social Role Theory, religion may reinforce traditional gender expectations that shape women's roles in both private and public spheres, often constraining their ability to achieve WLB.

Analysis of respondents' monthly income reveals that 29.0% earned below ₦150,000, 25.8% earned between ₦150,000–₦200,000, and 27.4% earned above ₦300,000. These variations suggest that income levels are influenced by educational attainment, job designation, and work experience. In line with Liberal Feminist Theory, income serves as a critical lever of empowerment, enabling women to access support systems such as paid domestic help that can facilitate improved WLB outcomes.

Respondents' years of work experience ranged from 0 to 15 years. Half of the respondents (50.0%) had 0–5 years of experience, 35.5% had 6–10 years, and 14.5% had 11–15 years of experience. This indicates that a significant portion of the sample comprises early-career professionals. Limited work experience may compound the difficulties younger women face in balancing demanding professional roles with family responsibilities. Conversely, more experienced women may have developed adaptive coping strategies, yet may simultaneously encounter greater expectations and responsibilities at higher organisational levels. This aligns with Liberal Feminist Theory, which advocates for equitable access to opportunities and the dismantling of structural barriers that inhibit women's advancement and ability to achieve WLB.

#### **4.2 Extent of WLB Achievement among Women in the Lagos Banking Sector**

Table 2 presents respondents' perspectives on the extent to which WLB is achieved among women in the Lagos banking sector. A high incidence of WLB was reported: 90.3% indicated they successfully balanced work demands and family responsibilities; 87.1% reported being able to manage both work and family obligations; 85.5% acknowledged the existence of WLB policies in their organisations; and 83.9% stated they worked primarily to support family needs. These findings suggest that a significant proportion of women in the Lagos banking sector perceive themselves as achieving WLB, which has important implications for their well-being and contributions to organisational performance.

A total of 93.5% of respondents affirmed that family is more important than work, while only 8.1% expressed a contrary view. This suggests that, despite demanding work schedules, women in the banking sector prioritise family. Similarly, over two-thirds of participants in the in-depth interviews (IDIs) expressed a preference for family over work, further underscoring the centrality of family in their lives.

Although 77.4% of respondents identified gaps in achieving WLB, 51.6% reported satisfaction with their current level of balance. This indicates that despite challenges, more than half of the respondents still managed to meet their family responsibilities. Approximately 68% of respondents stated they benefitted from WLB policies, while 65.2% noted they could discuss family-related issues at the workplace. However, 66.1% disagreed that existing WLB policies effectively reduced family conflict. Consistent with this, 82.3% reported lacking quality time with their families due to work demands.

**Table 2** Extent of WLB Achievement among Women in the Lagos Banking Sector

Extent of WLB among Women	Agree		Disagree	
	Frequency	Percent	Frequency	Percent
Ability to combine work and family roles	728	90.3	78	9.7
Coping with work and family obligations	702	87.1	104	12.9
Working to meet family needs	676	83.9	130	16.1
Discussing family issues at workplace	767	65.2	39	4.8
Existence of WLB policies at workplace	689	85.5	117	14.5
Company policy on social functions	585	72.6	221	27.4
Benefits from WLB programmes	546	67.7	260	32.3
WLB policy reduced family conflict	273	33.9	533	66.1
Satisfaction with the extent of WLB	416	51.6	390	48.4
Perceived gaps in the extent of WLB	624	77.4	182	22.6
Work at home or during leave	325	40.3	481	59.7
Lack quality time for family due to work	663	82.3	143	17.7
Family is more important than work	754	93.5	52	6.5
Work is more important than family	65	8.1	741	91.9
Work for over eight hours daily	806	100	0	0

All respondents reported working more than eight hours daily, with working hours ranging between 9 and 12 hours. During the IDIs, many women shared their experiences of long working hours and demanding schedules in the banking sector. Selected quotes from their narratives are presented below:

*"I usually leave my house very early in the morning, like around 5:30 a.m., to beat Lagos traffic. I get to the office between 6:15 and 6:30 a.m. and close at 6:00 p.m. I work about 12 hours daily." (IDI, Bank D, 2024)*

*"The working hours in my bank are 8:00 a.m. to 5:00 p.m., about 9 hours, but I usually spend at least 12 hours. Sometimes, I get to work around 7:00 a.m. and leave by 8:00 p.m." (IDI, Bank C, 2024)*

*"I get to the office around 6:30 a.m. I'm at work for at least 11 hours daily, and on weekends, I work about 10 hours. It's tough, but due to the job market, we just find ways to cope." (IDI, Bank A, 2024)*

*"I live in Mile 2 and work in Marina. I leave for work between 5:00 and 6:00 a.m. and close at 6:00 p.m. On a good day, I get home by 8:00 p.m." (IDI, Bank D, 2024)*

*"I leave for work latest by 5:30 a.m. to avoid traffic. If I'm lucky, I get home by 8:00 p.m. I usually sleep around 11 p.m. after spending time with my husband and mother-in-law." (IDI, Bank A, 2024)*

These narratives underscore that women in the Lagos banking sector spend more time at work than with their families. Although job demands compel them to prioritise work during the week, many still asserted that they would choose family over work if necessary. From a liberal feminist perspective, this reflects the structural barriers that limit women's ability to fully exercise their agency in both professional and personal spheres.

### 4.3 Women’s Strategies for Achieving WLB in the Lagos Banking Sector

Table 3 presents respondents’ perspectives on strategies for achieving WLB among women in the Lagos banking sector. To manage childcare during working hours, 40.3% employed nannies, 14.5% relied on relatives, 9.7% used day care centres or crèches, and 8.1% received help from maids or house helps. These findings reflect the centrality of women’s caregiving roles and align with Social Role Theory, which posits that societal expectations assign women primary responsibility for domestic and familial duties, even when they participate actively in the formal workforce. The high reliance on nannies suggests a strategic outsourcing of domestic responsibilities to meet both societal expectations and occupational demands.

**Table 3** Women’s Strategies for Achieving WLB in Nigerian Banks

<b>Childcare during Working Hours</b>	<b>Frequency (n = 806)</b>	<b>Percent</b>
Relation	117	14.5
Nanny	325	40.3
Daycare/Crèches	78	9.7
Maid/House Help	65	8.1
Not Applicable / No Response	221	27.4
<b>Communication with Family while at Work</b>		
Yes	689	85.5
No	117	14.5
<b>Method of Communication with Family while at Work</b>		
Mobile Communication	351	43.5
Short Message	130	16.1
E-mail	65	8.1
Facebook	143	17.7
Not Applicable / No Response	117	14.5
<b>Attending to Official Matter at Home</b>		
Daily	117	14.5
Weekly	273	33.9
Occasionally	299	37.1
Never	117	14.5

Maintaining communication with family during working hours was another key strategy, reported by 85.5% of respondents. This underscores women's ongoing efforts to bridge the demands of work and family, even while physically present in the workplace. According to Liberal Feminist Theory, this behaviour can be seen as a coping strategy in the face of gendered workplace structures that inadequately accommodate women’s dual roles. Supportive WLB policies, such as allowing brief family check-ins, are essential for promoting gender equity in professional settings.

Regarding methods of communication, 43.5% made mobile phone calls, 17.7% used Facebook, 16.1% sent text messages, and 8.1% used email. These diverse communication methods reflect both technological access and women’s commitment to sustaining emotional ties with their families throughout the workday. Such strategies reinforce the Social Role Theory's assertion that women internalise and perform family-oriented roles, even in professional environments.

Furthermore, 37.1% of respondents reported attending to official matters at home occasionally, 33.9% weekly, 14.5% daily, and another 14.5% never. The integration of professional responsibilities into the home environment indicates blurred boundaries between work and family life. From a liberal

feminist perspective, this blurring points to the absence of structural safeguards that could prevent professional obligations from intruding into personal spaces, thereby perpetuating gendered inequities in work–life experiences.

Despite long working hours and limited institutional support, many women demonstrated resilience in their pursuit of WLB. Several respondents balanced work and family responsibilities while also pursuing further education, such as Master of Business Administration (MBA) or professional certifications. This demonstrates agency and aspiration yet also highlights the disproportionate burden women carry as they strive to meet both societal expectations and professional advancement. As both Social Role Theory and Liberal Feminist Theory suggest, sustainable WLB for women requires systemic transformation in workplace policies, cultural norms, and gender-role expectations.

While many claimed to have achieved WLB, others acknowledged challenges. Selected quotes from the in-depth interviews are presented below to illustrate their lived experiences:

*“I have been trying hard to balance my work with family responsibilities because I don’t have anybody to help me at home. Only my spouse and I are living together. Sometimes I sleep as soon as I get home, and I wouldn’t want to do anything. When I just got married, it was really difficult. I am trying to adjust, but I still know that it is not perfect. Sometimes my husband says, ‘Don’t worry, I will help you.’ He is just feeling for me”. (IDI, Bank C, 2024)*

*“I have been trying to combine work demands with family responsibilities. I don’t have a choice. I have to face the situation at home and in the workplace. The stress is everywhere, but I am just trying to absorb it. God has been helping me to cope”. (IDI, Bank A, 2024)*

*“I think I have achieved WLB to some extent because I have other people to take care of the housework that I cannot do myself. However, I don’t have enough time. I get home late and I come to work on weekends”. (IDI, Bank D, 2024)*

*“The reason I have been able to achieve WLB is because I live with my mother-in-law. She is very understanding and supportive. Before I wake up, she boils my water and gets my food ready! We communicate a lot. We have established a mother–daughter relationship”. (IDI, Bank B, 2024)*

*“My husband is the main reason I am able to achieve WLB. He is very supportive. He is a contractor. When I got married, there was this understanding between us. I can relax a bit now. From my experience in the banking industry, I think a woman’s ability to achieve WLB still depends on the level of support from the family”. (IDI, Bank B, 2024)*

*“There is a WLB policy in the bank. The bank expects everybody to close by 6:00 p.m. The bank also has a gym programme and parties for families. A big crèche has been established for children of staff. Also, it is mandatory for employees to attend the end-of-year party”. (IDI, Bank E, 2024)*

*“Most women in the banking industry, particularly in our bank, are breadwinners of their homes. That means they are earning more than their husbands or maybe some of their husbands are out of jobs. This status has a way of helping the women to achieve WLB”. (IDI, Bank D, 2024)*

*“I get to the office very early and close very late. I have a house help. Also, my mother lives with me. I am a workaholic. I come to work on weekends. If anyone wants to leave the office, I tell them—even if my child is sick—I couldn’t take care of my child. So, they just have to cope. We have to achieve our targets.” (IDI, Bank C, 2024)*

*“There is pressure everywhere, but what I do to achieve WLB is that I hire people to do the house chores like cleaning and looking after the kids. My husband does not put pressure on me. He is very understanding. I thank God for the man I married.” (IDI, Bank E, 2024)*

These narratives underscore that women in the Lagos banking sector spend more time at work than with their families. Although job demands compel them to prioritise work during the week, many still asserted that they would choose family over work if necessary. From a liberal feminist perspective, this reflects the structural barriers that limit women’s ability to fully exercise their agency in both professional and personal spheres.

#### **4.4 Predictors of WLB Achievement among Women in the Lagos Banking Sector**

Table 4 presents the predictors of WLB achievement among women in the Lagos banking sector. Positive correlations were observed between WLB achievement and several variables: designation ( $r = .477$ ), educational qualifications ( $r = .379$ ), income level ( $r = .374$ ), work experience ( $r = .283$ ), marital status ( $r = .113$ ), and age ( $r = .087$ ).

The correlation of 0.477 between WLB achievement and job designation indicates a moderate to strong positive relationship, suggesting that women in senior positions are more likely to achieve WLB than those in junior roles. This may be due to increased autonomy, access to supportive resources, or more flexible schedules typically associated with higher-ranking positions. From the liberal feminist perspective, this finding reflects how institutional hierarchies and workplace structures favour those with positional authority, underscoring the need for equitable access to flexible work arrangements at all levels.

A correlation of 0.379 between WLB achievement and educational qualifications indicates a moderate positive relationship. Women with higher educational attainment appear better able to achieve WLB, likely due to greater access to favourable employment opportunities, increased bargaining power, or enhanced awareness of balancing strategies. This supports both Liberal Feminist Theory, which advocates for equal access to education and opportunities, and Social Role Theory, which suggests that education may empower women to renegotiate traditional gender roles by improving their ability to manage competing responsibilities.

The correlation of 0.374 between WLB achievement and income level also suggests a moderate positive relationship. Higher-income earners are more likely to achieve WLB, possibly because financial stability enables them to outsource domestic responsibilities, such as childcare and

housework, thus alleviating the strain of multiple roles. This reflects Social Role Theory’s argument that societal expectations often burden women with dual roles, and that economic resources can help them navigate these pressures more effectively.

Work experience had a weaker but still positive correlation with WLB ( $r = .283$ ), implying that more experienced women may have developed better time management skills, workplace adaptability, or coping mechanisms. This supports Social Role Theory’s claim that role performance improves over time through learned behaviour, enabling women to navigate their dual roles more efficiently.

Marital status showed a very weak positive correlation ( $r = .113$ ) with WLB achievement, suggesting that while being married may offer some support, perhaps through shared responsibilities, it does not significantly impact WLB outcomes. From a liberal feminist standpoint, this underscores that traditional family structures do not necessarily translate into gender-equitable domestic arrangements, especially when women continue to bear the brunt of caregiving responsibilities.

Similarly, the correlation between WLB achievement and age was very weak ( $r = .087$ ), indicating that age has minimal influence. Although age might bring greater maturity or life experience, it does not automatically confer advantages in achieving WLB. This may reflect the persistence of structural and cultural barriers, regardless of life stage, that constrain women’s ability to balance professional and domestic obligations.

The findings show that job designation, educational qualifications, and income level are the strongest predictors of WLB achievement among women in the Lagos banking sector. In contrast, marital status and age had relatively weaker associations. This underscores the greater influence of socio-economic and professional factors over personal demographic variables in determining women’s ability to balance work and family responsibilities in the banking industry. These findings reflect the relevance of Social Role Theory, which explains the negotiation of domestic and professional roles, and Liberal Feminist Theory, which advocates equal access to education, income, and institutional support.

**Table 4** Predictors of WLB among Women in the Lagos Banking Sector

Scale	1	2	3	4	5	6	7	8	9
1. WLB Experience	-	.087**	.113**	.379**	-.085*	.477**	-.354*	.374**	.283**
2. Age		-	.597**	.505**	-.017	-.519*	.013	.439**	.696**
3. Marital Status			-	.332**	.008	-.448*	.056	.438**	.450**
4. Educational Qualifications				-	-.121*	-.667*	-.154*	.522**	.420**
5. Employment Status					-	.118**	.044	-.063	-.069*
6. Designation/Position						-	.203**	-.913*	-.529*
7. Religious Affiliation							-	-.200*	-.149*
8. Monthly Income								-	.469**
9. Work Experience									-

\*\* Correlation is significant at the 0.01 level (2-tailed)

\* Correlation is significant at the 0.05 level (2-tailed)

#### 4.5 Discussion

Findings from this study reveal that women in the Lagos banking sector demonstrated a strong capacity to achieve WLB. Specifically, 90.3% reported successfully managing work and family responsibilities, 87.1% indicated their ability to meet both work and family obligations, 85.5% acknowledged the presence of WLB policies in their organisations, and 83.9% stated that their work supported family needs. These results align with the findings of Olotuah et al. (2023), who observed that women attain WLB by redefining feminine identities and creatively resisting gendered barriers and stereotypes that hinder their ability to balance professional and domestic roles. Similarly, Bankole and Adeyeri (2014) found that despite work-related challenges, 52.2% of their respondents managed to balance their banking careers and household duties, often by delegating domestic tasks.

Although many respondents acknowledged that work responsibilities often consumed more time than family life, a significant proportion still perceived themselves as having achieved WLB. This aligns with Guest (2002), who argued that WLB is often a subjective experience, shaped not solely by time allocation but by individual perception and satisfaction. Despite societal expectations that women prioritise family roles, many participants demonstrated resilience and adaptability, employing strategies such as time management, multitasking, and leveraging emotional support systems to reconcile competing demands.

At the same time, long working hours and high job demands were reported as persistent challenges to WLB. This supports the findings of Akanji et al. (2020) and Mordi et al. (2013), who described the Nigerian banking sector as characterised by high performance expectations and limited flexibility, which often exacerbate work–family conflict. These challenges illustrate structural barriers highlighted in Liberal Feminist Theory, which calls for institutional reforms—such as flexible work arrangements, paid parental leave, and accessible childcare—to redress gender inequalities in the workplace.

The study also shows that women in the Lagos banking sector adopt various strategies to achieve WLB, including managing childcare during working hours, maintaining family communication while at work, and occasionally attending to official matters at home. Notably, 40.3% of respondents relied on nannies, 14.5% on relatives, 9.7% on day care or crèches, and 8.1% on housemaids. These figures contrast with findings from Bankole and Adeyeri (2014), who reported that 66.4% of respondents depended on maids, while 87.3% noted that their husbands contributed to household chores, thereby easing their domestic burden. This divergence suggests that support mechanisms for WLB vary across time, social class, and household arrangements.

The findings also underscore the importance of supportive spouses, extended family networks, and paid domestic help in facilitating WLB. This resonates with the findings by Epie (2023) and Olotuah et al. (2023), which reveal that in the Nigerian context, communal and domestic support systems act as critical buffers for professional women. These patterns also reflect Social Role Theory, which posits that successful performance across multiple roles is not solely an individual effort but is shaped by enabling environments, including family, institutional, and societal support structures.

As earlier noted, positive correlations were observed between WLB achievement and several factors: designation ( $r = .477$ ), educational qualifications ( $r = .379$ ), income level ( $r = .374$ ), work experience

( $r = .283$ ), marital status ( $r = .113$ ), and age ( $r = .087$ ). Among these, job designation, educational qualifications, and income level emerged as the strongest predictors of WLB, suggesting that professional and socio-economic factors play a more significant role in WLB outcomes than personal demographic variables. This supports Ajonbadi et al. (2023), who reported that age alone is not a strong determinant of WLB achievement.

Nonetheless, the weak but positive effects of marital status and age are consistent with related literature. For instance, Guest (2002) identified factors such as gender, marital status, age, work orientation, personality, energy levels, self-efficacy, and career stage as relevant to WLB. Likewise, Richert-Kazmierska and Stankiewicz (2016), in a comparative study of 500 employees across Finland, Lithuania, and Sweden, found that older employees were generally more satisfied with their WLB than younger ones though age alone was not a decisive factor.

This study further found that educational qualifications and marital status were the strongest personal predictors of WLB, while designation and income level were the most influential professional predictors. These findings are consistent with Adisa et al. (2017), who observed that socio-economic status influences women's access to resources and coping strategies that support WLB. From a liberal feminist standpoint, this highlights the importance of equal educational and professional opportunities for women. Higher educational attainment and senior job roles enable women to exert more control over their schedules and gain greater access to organisational support mechanisms thereby improving their ability to achieve work-life balance.

## **5. CONCLUSION AND RECOMMENDATIONS**

This study examined WLB among women in the Lagos banking sector, focusing on the extent of their ability to achieve WLB and the strategies they employed. The analysis was guided by Social Role Theory and Liberal Feminist Theory, which were used to explain the socio-cultural expectations influencing women's roles and the coping mechanisms they adopted to manage both professional and domestic responsibilities. Existing studies on WLB were reviewed and synthesised. Both quantitative and qualitative data, collected through structured questionnaires and in-depth interviews, were integrated with secondary sources to provide a comprehensive understanding of the subject.

Women in the Lagos banking sector largely expressed confidence in their ability to achieve WLB. Approximately 90% reported successfully managing work and family responsibilities, while 87% indicated they were able to balance both roles. However, a significant proportion also acknowledged spending more time at work than with their families, with 82.3% admitting that job demands limited the quality time spent with family. Interestingly, despite this imbalance, many respondents stated that they would prioritise family over work if circumstances required it.

To manage WLB, women adopted various strategies, including arranging childcare during working hours, maintaining communication with family while at work, and attending to official matters from home. Qualitative findings further highlighted the importance of supportive family members, domestic assistance, and institutional support. Respondents also reported using personal coping mechanisms such as multitasking, personal discipline, and emotional resilience. These behaviours reflect an effort to reconcile competing social expectations and demonstrate the internalisation of traditional gender roles, consistent with Social Role Theory. Even among those who reported achieving balance, this often came at the cost of personal time or reliance on extended family, revealing how structural inequalities are managed individually rather than collectively resolved.

The ability of women to balance work and family life was influenced by both personal and professional factors. Personal factors included age, educational qualifications, and marital status, while professional factors comprised designation, income level, and work experience. Among the personal variables, educational qualifications and marital status had the most significant influence on WLB achievement. Among professional variables, designation and income level emerged as stronger predictors than work experience.

The positive correlations between educational attainment, professional designation, income level, and perceived WLB support liberal feminist arguments that empowering women through education and career advancement enhances their capacity to navigate institutional constraints. Many women in the study reported aspirations toward leadership positions and pursued further education such as MBAs or professional certifications as strategies to improve WLB. These findings align with Liberal Feminism's emphasis on individual agency, merit-based progress, and equal access to opportunities. Moreover, the frequent calls for flexible work arrangements and inclusive organisational policies made by study participants reflect the practical policy reforms advocated by liberal feminists.

Overall, the findings suggest that women's ability to achieve WLB in the Lagos banking sector is shaped by a combination of individual resilience, financial stability, family support, and organisational policies. While many women successfully navigate work and family responsibilities, others continue to face challenges due to long working hours, high job demands, and insufficient institutional support. To improve WLB outcomes, banks should consider refining existing workplace policies, promoting flexible arrangements, and fostering a more family-friendly work environment.

However, the study also reveals important limitations of Liberal Feminism, particularly in addressing private-sphere inequalities. Despite professional success, women still bear a disproportionate share of domestic responsibilities, highlighting the persistence of gendered expectations within the household. Furthermore, the reliance on personal strategies—rather than systemic or institutional support suggests that the ideals of Liberal Feminism have yet to be fully realised in practice within the Lagos banking sector.

Based on the findings of this study, the following recommendations are proposed for stakeholders in the Lagos banking sector:

- **WLB Strategies:** Women working in the Lagos banking sector are encouraged to explore and adopt effective strategies for balancing personal life, family responsibilities, and professional demands. Applying core principles of WLB can improve their overall well-being and productivity.
- **Career Advancement and Continuous Development:** Women should prioritise professional growth by pursuing higher educational qualifications and aiming for leadership roles. These efforts can enhance their earning capacity and improve their ability to achieve WLB.
- **Time Management Practices:** Women should cultivate intentional and strategic time management habits to efficiently meet professional responsibilities while maintaining personal and family commitments.
- **Support Structures for Working Mothers:** The strong reliance on childcare solutions during work hours indicates the need for on-site crèches, subsidised childcare services, or partnerships with childcare providers.

- **Flexible Work Policies:** Employers and managers in the banking sector should review and implement flexible WLB policies that support employee well-being, especially for women at different stages of their careers. Flexibility in work hours and responsibilities can significantly improve their job satisfaction and performance.
- **Leadership Training on WLB:** Organisations should invest in leadership training for managers and supervisors to equip them with the knowledge and tools to support employees' efforts to balance work and family life effectively.

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