

# Effects of Family Demands on Job Performance and Intention to Quit of Female Employees in Selected Financial Institutions in Akure, Nigeria

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## Abstract

*Female employees in the banking sector in Nigeria are burdened with societal imposed family demands and the demands of their job as competition in the sector makes employees struggle through the challenges posed by the demands. Poor economic situation in the nation is affecting most families negatively so the women try to cope with the demands to contribute to the economy of their families. Using two financial institutions in Akure, Nigeria as case study, this study examined the effects of family demands on job performance and intention to quit of female employees. One hundred and forty respondents were randomly selected as sample population. Structured questionnaire which was divided into two sections was used to elicit information from the respondents. Section one elicited information from the respondents on their demographic characteristics, section two elicited information from them on the relationships between family demands and employee job performance; family demands and employee's intention to quit. One hundred and thirty five properly filled questionnaires were analysed. Frequencies and percentages were used to test listed items. Two hypotheses were generated and tested. Pearson Product Moment Correlation was used to test the significance of the relationship at 0.05 levels of significance. The results of the hypotheses tested established that family demands do not have significant relationship with female employees' job performance; that family demands have significant relationship with female employees' intention to quit their job. It is recommended that flexible working hours and supportive work environment be provided for female workers with family demands.*

**Keywords:** *family demands; job performance; intention to quit; financial institution.*

**JEL Classification:** *J 18; L 52.*

## Introduction

The World Bank (2019) puts Nigeria population at 200,962,417 and of this number, 50.69 % of them are males and 49.31 % are females. The difference is only 1.38 %, one can safely say that the females are almost a half of the population and therefore are of great importance to the economic development of the nation as many of them are in labour force. In the last three years there has been an increase in the percentage of female in labour force in Nigeria. According to the World Bank Report, in 2016 it was 50.33 %; in 2017 it was 50.43 % and in 2018 it was 50.53 %. In Nigeria, the numbers involved in labour force before now were not as high as there are now. According to ILOSTAT (International Labour Organisation Statistics) report of 2017,

in 2005, 47.31 % of women age 15 years and above were in labour force, it increased to 47.75 % and in 2017 it increased to 50.43 %, corroborating the World Bank statistics. The increase may be due to the need to contribute to the economy of the family in spite of the huge amount of demands that the home and the society place on women and failing which is unacceptable by the society and even the husband in some cases where the individual is married.

The issue of many homes being headed by women (FHHs, female headed households), in recent times is a contributor to many of them taking up paid employment and many are engaged in other economic activities that contribute to the upkeep of the family. There are many factors that are responsible for FHHs, the husband may be retired, unemployed, separated from the wife, dead or maybe they are deposed. According to the World Bank (2019), 14.30 % of households were headed by females in 1990, 18.50 % of households were headed by females in 2013 and 19.30 % in 2018. Even where the woman is not the main bread winner of the family, the need for her to contribute to family economy is a major factor that makes her take up employment, the take home pay of the husband in most cases may not be sufficient to take care of the family.

Unmarried woman is not left out in the paid employment. She needs to take care of her social and economic life and her dependant relatives in African context, hence the need for paid employment. A person who has the qualification to work in establishment and wants self-actualisation will take up paid employment especially if she has the opportunity and she is medically fit and still within her active and productive life whether she is married or unmarried. The reasons for taking up employment by individual females vary and being able to achieve their individual goals is essential.

The home and the workplace have different demands that female employees have to meet. The two spheres must be satisfied but most often than not this is always herculean. The married woman engaged in paid employment has obligations to the husband, the children, and other family members where the extended family members live with them. Unmarried woman with children and dependant relatives equally has the demand of the family to cope with along with her responsibilities at work.

Many times, the stress that women go through during their active productive years in the workplace is enormous. If a woman is pregnant, has children in day-care, pre-nursery, primary and or junior secondary schools; her attention is needed in different sections of the home and even the schools of the children and at the same time she has her work in the office to attend to. None must be neglected for the other as they have different roles they play in her life. In Africa, a woman is expected to take care of the home at all cost even if she is pregnant, inability to do that for whatever reason is unacceptable; except of course if she has health challenges. The unmarried women who have children are equally under pressure to make the home front good and at the same time keep her job. For women that are of non-managerial cadre or the low level managers, the luxury of being able to employ stewards to help with house chores and attending to other demands may not be there. Hence, the pressure of family demands on such women in paid employment may have some significant effects on how they perform their duties at work and the likely negative or positive outcome of the demands on their performance and eventual decision about their jobs.

## **Literature Review**

Many women are now engaged in paid employment and are putting up their best to be good at the jobs they hold. Being about half of the population in Nigeria, they are important set of human resources that will contribute to the improvement of the economy of the nation. They are found in different fields and disciplines. Public and private organisations have females as part of the workforce and these females are trained professionals in their different fields. The males

cannot do it all, hence the importance of the females' contributions in ensuring the overall effectiveness and efficiency of the organisations and improved economy of the nation. Linda (2001) says that female employees have higher aspirations and they are striving for better positions to be on equal footing with their male counterparts.

The issues that women must take care of in the home are many and are dependent on the values of the particular family. Majorly in Nigeria, which is a patriarchal society, and irrespective of the religion of the family, females are expected to do all the house chores from keeping the house tidy to ensuring that meals are served at the right time. The husband must be taken care of; the children must be taken care of as well and prepared for school. Where there are other members of the extended family living with them, these ones too are the responsibilities of the woman. Centuries ago, women were mainly housekeepers and were majorly not engaged in paid employment as we have it nowadays so the issue of office responsibilities competing with family demands was not a problem with those women. Haralambos and Holborn (2004) establish in their work that women did not get engaged in paid employment until twentieth century, even at that, they were allowed only in the lowest paid sector. Many of the present day women are highly educated and many are employed in corporations and thereby contribute to the economy of the family.

Job performance is organisation specific; it may be seen as quality of work done by an individual employee based on the accepted standard of that organisation. An individual who performs to the standard set is said to perform well whereas an individual who performs below the set standard is said to perform poorly. To measure performance, goals may be set and if the goals are met, then performance is optimal but inability to meet the set goal is poor performance. Friedlander (1999) says that job performance is that behaviour which a particular organisation condones and rewards properly. Pradhan and Jena (2016) conclude in their study that performance has two levels, the behavioural engagement and expected outcome. The behavioural engagements point to the action put up by the employee to get the work done; the outcome is about the consequence of the behaviour. They explained that the expected outcome is influenced by motivation and cognitive abilities. For female employees with family demands weighing on her and possibly affecting her performance, there must be some sort of incentives that will aid her performance. The incentives which may be implicit could be the support from the home front and support from the workplace. Burke (2002) says that organisation ought to pay attention to the present needs and even future needs of the women so as to increase organisation productivity.

In Nigeria, the society expects a woman to get married at unwritten societal fixed age and if she is unmarried it is seen as bad and she is looked down upon and this affects her negatively in every sphere of life. The need to get married and start a family which concerns young women of 'marriageable age' and those who in their own perspective are getting too old and are yet to be married is a worrisome challenge to working unmarried women. Psychologically they are traumatized and this may affect their performance in the workplace because some colleagues may see them as individuals with problems. These set of women also have family members who are dependent on them and who must be attended to.

African society as a whole is patriarchal where the male is seen as superior to the female and he is expected to be in control of all things in the family including the wife who is expected to be submissive. A married woman though engaged in a paid employment is expected to take care of the home front which includes the husband, the children and other extended members of the large family as the case may be. All these will contend with her performance in the workplace as they may take a toll on her psychological well-being because failure in the home front is unacceptable socially. The woman may contemplate quitting her job and to avert this, total person approach may be used by the management to help her navigate through the period. Frone, Yardley and Markel (1997) opine that work demands are associated with work-family conflict, and that family demands are more likely related to family-to-work conflict.

Child bearing is compulsory for a married woman in African society. A woman who does not bear children is seen as accursed. Abolade (2014, pp.87-88) says that child-bearing and rearing are major and highly significant roles of women in African setting; that in the Yoruba setting in Nigeria, a woman on her marriage night when she taken to her husband house must crush calabash at the entrance of the house to show the number of children she will give birth to, she must hit hard to have several pieces. If there is delay in the woman getting pregnant after marriage then problem sets in as in-laws mount pressure on her. She cannot be her best at work at this time. Employee performance which translates to organisation performance is the hallmark of any organisation.

The duty of raising children by non- managerial female employees is not an easy task in developing nation like Nigeria. When the children are still toddlers or less than ten years of age, the mother is torn between the home and the workplace, getting the children ready for school in the morning, taking the children to school and getting them home and ensuring that they are well taken care of. Her performance at work may still not be optimal at this time and even her health may be threatened. Taking care of the other family members is another challenge that takes the attention of the female worker and may affect her work in the office negatively.

Poor economic situation in the nation may be the reason many of the women take up employment so as to contribute to the upkeep of the family in spite of the demands that are associated with having to perform the dual role of home keeping and being employees in corporations. As a result of this responsibility at home, the female worker at the office may exhibit such behaviours as lateness to work, reporting-in sick, being absent many times from work, unfriendliness, being on edge, moody, displaying negative emotions and short attention span.

Unemployment in Nigeria is high. In 2006, unemployment rate in Nigeria was 12.31 % and in 2017, it was 18.8 %. In the second quarter of 2018, it increased to 22.70 % and by the third quarter of the same 2018, it reached 23.10 %. (World Bank, 2019). Many people who should be actively engaged in the world of work are not employed or lost their job somehow; hence those who are employed would want to keep it though it is taking a toll on them. National Bureau of Statistics, Nigeria (2019), reports that in the third quarter of 2018, 26.6 % of women within labour force age of 16-64 years and who were willing to work were unemployed. Women form 49 % of Nigeria's population; there is a gap of 6.3 % between the rate of unemployment between women and men. Women still face disadvantage and discrimination in all areas of socio-economic life. Segregation based on industry and sector, maternal commitment, household responsibilities and patriarchal ideologies have led to the subliminal marginalisation between men and women; putting more flexible work policies in place will enable women to effectively balance family and work life. (The Guardian, 2019).

In 1981, the population of females who were engaged in paid employment in Nigeria was less than 30 % but in 2002, it went as high as 47 % and by 2013 it was 50.03 % and in 2017 it was 50.43 % though other nations in Africa have higher values like Rwanda 86.04 % which was the highest at the time, Madagascar 83.61 %, Nepal 82.73 %, Mozambique 82.53 % (World Bank, 2019). Nomaguchi and Johnson (2009) find out that work-family conflict has increased because there is increase in women participation in labour force; that parents felt greater work-family conflict in 1977 than they felt in 1997. It therefore seems to be difficult for women faced with these family demands or expected social responsibilities to be at their best in the two worlds they operate in. The individual is faced with inter-role conflict, her role in the family and her role in the workplace and she may not be able to perform well in the two spheres. Frone (2003) says that family-work conflict is a form of inter-role conflict.

Gierdingen, McGovern, Bekker, Lundberg and Willemsen (2000) conclude that women in the three countries they studied, United States, Sweden and The Netherlands, contribute more to household chores and childcare and less to workplace than men do; that women's total work

responsibilities often impact their career due to compensatory reductions in work commitment and job status. Mattis (1994) states that inflexibility of work schedules, and absence of programmes that will aid work-life balance of female workers are some of the hindrances to women advancing in their careers in workplace.

Ramesar, Koortzen and Oosthuizen (2009) opine that there are three forces which define our time: globalisation, information revolution and speed of change. These three also have effects on the banking sector in Nigeria hence the employees' need to work harder to keep pace with the dictates of the forces with the aim of keeping their jobs and the organisation having competitive advantage. In the present dispensation of business globalisation, economic downturn and stiff competition among various corporations, employees are on their toes to go the extra mile in the performance of their duties so as to keep their jobs for the purpose of earning their salaries. Therefore, so much pressure is on individual workers for economic reasons.

Banking sector in Nigeria has gone through rigorous re-engineering since late 1990s and early 2000s so as to position the sector on firm footing due to the dictate of globalisation. The re-engineering led to many of the banks merging, and weak ones acquired by the strong ones so as to have solid capital base and continue in business, as a result, many of the employees were laid off. Abolade (2018) states that employees in the banking sector are expected to bring 'big' customers with 'fat' accounts otherwise they may not be able to keep their jobs. Till date, there is job insecurity in banking sector in Nigeria. Abolade (2018) states that Zenith Bank Nigeria and Skye Bank Nigeria (now known as Polaris Bank, due to acquisition) sacked 1,200 and 1,040 of their workers respectively; that Eco Bank Nigeria which is a Pan-African bank shut down 74 branches to embrace digital channel; the bank had earlier terminated the appointment of 50 top personnel.

When family demands and work demands on the employees are too heavy, both spheres suffer and the employees too experience burnout which affects their ability to perform maximally. Greenhus and Beutell (1985) opine that work-family conflict is a form of inter-role conflict wherein the demands of work and family roles are incompatible so that participation in one negatively affects the participation in the other; that work-family conflict is an inter-role conflict between family demands and work demands, and being able to fully participate in one sphere is difficult for the individual so concerned. Once there is conflict in these spheres the employee starts showing signs that he/she is having problem coping. Some of the observable signs according to Aslam, Shumaila, Azhar and Sadaqat (2011) include absenteeism and emotional pressure. Female employees who are committed in both spheres may be under stress to perform well and the stronger pull which may be the family will affect her decision to quit the job. In organisations, as established by Merge (2011), females employees are generally discriminated against, male supervisors believe that female employees are prone to quit their jobs to take care of families; they are therefore not given equal opportunity to hold some jobs and this affects their pay and promotion.

Lingren, Stevens and Knight (2014) explain that many employees in the United States are unable to balance the demand generated by individual needs, the work environment and family living and that many corporations have implemented family policies for the employees to help the employees. They go on to state that small businesses do not implement such family-friendly policies hence employees in such enterprises are faced with rigour of struggling between the demands of work and family. Nicole, (2003) lists some work related challenges that employees face in work-family conflict to include irregular working hours, having to work overtime, and long hours of work, frequent transfer, and change in working shift. Intention to quit may be the response an employee will have to the challenges she faces in the workplace. This may be bad for both the organisation and the individual worker if it eventually results in actual quitting.

## Objective of the Study

This study intends to find out if demands of the family, family-to-work conflict, have any significant effect on effective job performance and intention to quit of female employees in financial institutions.

## Research Hypotheses

The formulated hypotheses are:

### Hypothesis One:

**H<sub>0</sub>** There is no significant relationship between family demands (of attending to family members and taking care of house chores) at home and effective job performance of female employees in financial institutions.

**H<sub>1</sub>**: There is significant relationship between family demands (of attending to family members and taking care of house chores) at home and effective job performance of female employees in financial institutions.

### Hypothesis Two

**H<sub>0</sub>**. There is no significant relationship between family demands (of attending to family members and taking care of house chores) at home and intention to quit of female employees in financial institutions

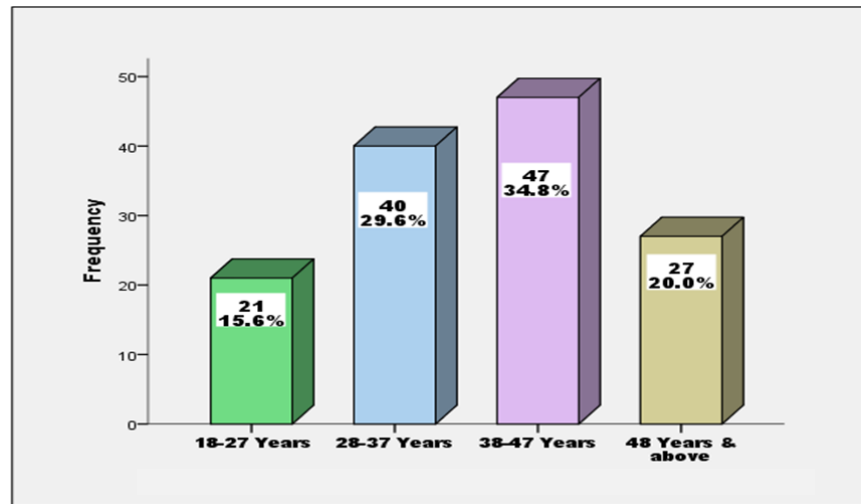
**H<sub>1</sub>**: There is significant relationship between family demands (of attending to family members and taking care of house chores) at home and intention to quit of female employees in financial institutions

## Methodology

The study made use of survey research method to find out the effects of family demands on female employees' job performance and intention to quit their job in financial institutions. Female employees of two financial institutions, Polaris and WEMA banks in Akure, Ondo State Nigeria were used as case study. Self-structured questionnaire tagged FDJPITQ (Family Demands, Job Performance and Intention to Quit) was used as the instrument for data collection. The instrument had two sections. Section one was structured to elicit demographic information from the respondents. Section two was structured to elicit information from the respondents on the effect of family demands on their job performance in the workplace and if the family demands could lead to intention to quit their job in the bank. The instrument for data collection was subjected to pre-test to ascertain its reliability and Cronbach's Alpha coefficient used for the pre-test yielded 0.87. One hundred and forty questionnaires were administered on the randomly selected respondents; one hundred and thirty-five were properly filled and found suitable for statistical analysis. Two hypotheses were formulated to find out the effects of family demands on job performance of the respondents and intention to quit their job as a result of family demands on them. Data collected were analysed using Pearson Product Moment Correlation (PPMC). The two hypotheses were tested at 0.05 levels of significance. The study established that there is no significant relationship between family demands (of attending to family members and taking care of house chores) at home and effective job performance of female employees in financial institutions ( $r = -.076$ ,  $n = 135$ ,  $P(.382) > 0.05$ ). The study established that there is a significant relationship between family demands (of attending to family members and taking care of house chores) at home and intention to quit of female employees in financial institutions ( $r = -.225$ ,  $n = 135$ ,  $P(.009) < 0.05$ ).

## Presentation and Interpretations of Results

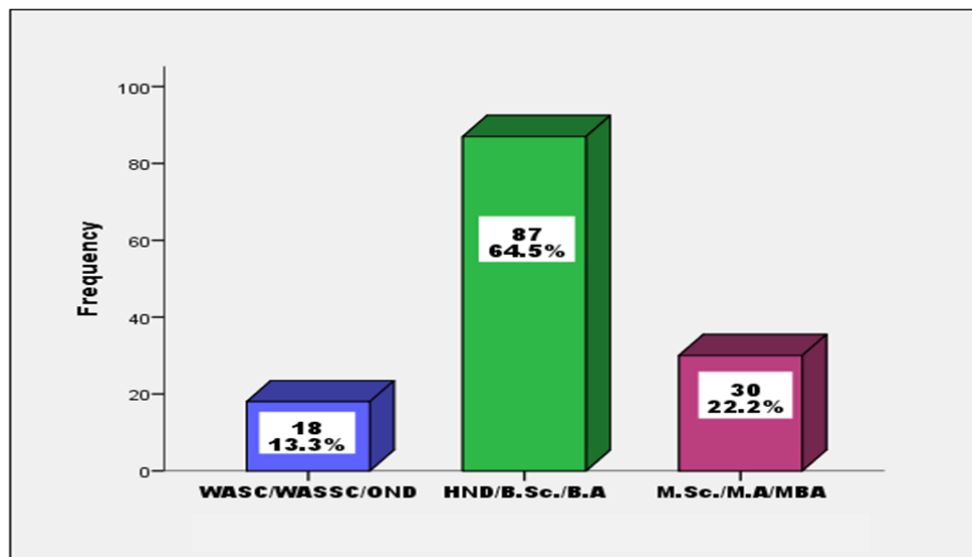
Demographic Characteristics of Respondents (n=135)



**Fig. 1.** Distribution of respondents according to age

Source: field study 2019.

Figure 1 shows the distributions of respondents according to their age range. It revealed that majority of the respondents fall within the age range of 38-47 years which yielded 34.8 %. This is followed by those within the age range of 28-37 years that accounts for 29.6 %; respondents within the age range of 48 years and above accounted for 20.0 % and the least being those within the age range of 18-27 years being 15.6 % of the sample population. This shows that there are few young female adults working in financial institutions used for this study.

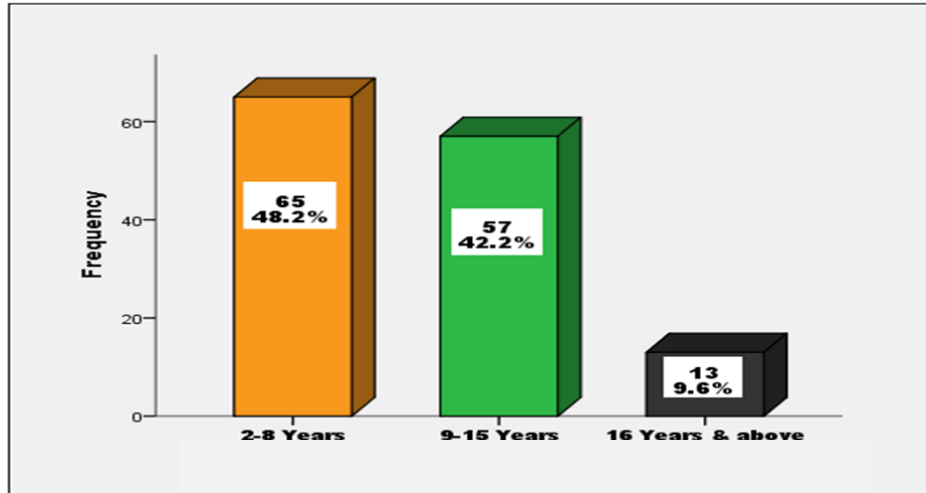


**Fig. 2.** Distribution of respondents according to educational qualification

Source: field study 2019

Figure 2 shows the distributions of the respondents according to their educational qualification. There are more of first degree holders and holders of Higher National Diploma in the sample population, this group accounts for 87 out of the 135 respondents which yielded 64.5 %. The

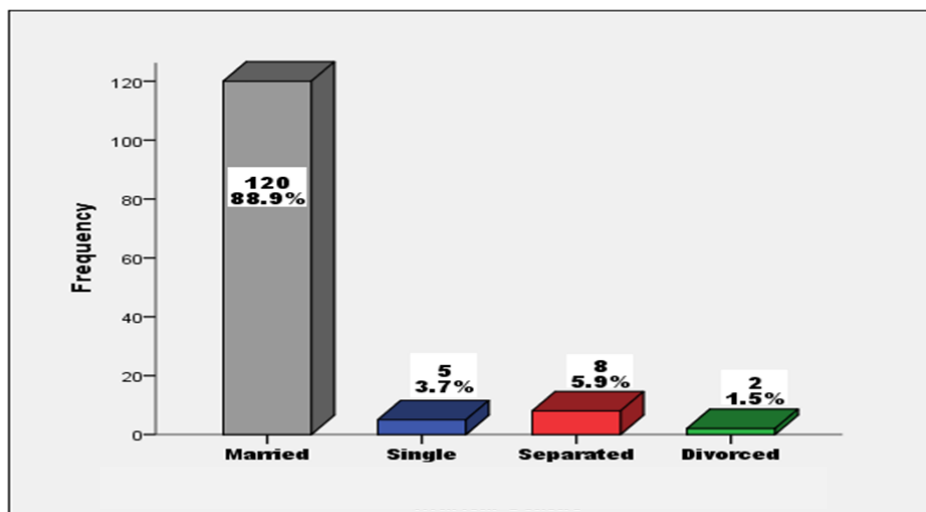
next group of respondents with M.Sc., M.A. and MBA accounts for 30 of the total sample population that yielded 22.2 % and the least being 18 (13.3 %) which represents holders of either West African School Certificate, West African Senior Secondary School Certificate or Ordinary National Diploma. The conclusion here is that majority of the employees have first degree and second degree which means that the women have higher qualifications.



**Fig. 3.** Distribution of respondents according to length of service

Source: field study 2019

Figure 3 shows the distribution of the respondents based on how long they have been working in the organisation. The highest frequency on length of service according to this study is 65 which represent those who have served between 2-8 years which yielded 48.2 %. This group is followed by those with 9-15 years length of service accounting for 57 and yielding 42.2 %. The least is the group with 16 years and above which yielded 9.6 %. This result shows that female employees do not stay long in the organisation.



**Fig. 4.** Distribution of respondents according to marital status

Source: Field study, 2019

Figure 4 shows the distribution of respondents according to marital status. Out of the 135 sample population, 120 of them which represent 88.9 % are married; 8 of them which represent



5.9 % are separated from their spouses. It is revealed that 5 (3.7 %) of the respondents are single while 2 (1.5 %) of the respondents are divorced. Majority of the respondents are married.

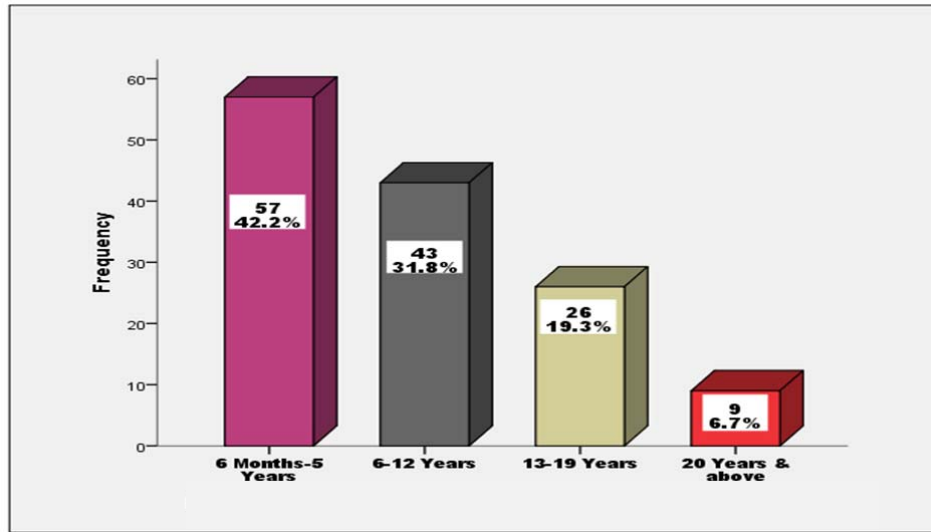


Fig. 5. Distribution of respondents according to ages of children

Source: Field study, 2019

Figure 5 shows the distribution of the respondents according to ages of children. Respondents with children aged between 6 months and five years account for 42.2 %, those with children aged between 6 years to 12 years account for 31.8 %. Those with children aged between 13 to 19 years, and those whose children are 20 years and above represent 19.3 % and 6.7 % respectively. This result reveals that majority of the respondents (42.2 % and 31.8 %) have young children that still need the attention of their mothers which may put some strains on the mothers.

Table 1. When do you wake up on week days to get the family ready for the day?

When do you wake up on week days to get the family ready for the day	Frequency	Percentage
4:00 AM	11	8.1
4:30 AM	36	26.7
5:00 AM	67	49.6
5:30 AM	12	8.9
6:00 AM	8	5.9
6:30 AM	1	0.7
Total	135	100.0

Source: Field study, 2019

Table 1 shows that 11(8.1 %) of the respondents wake up by 4:00 a.m. on weekdays to get the family ready for the day, 36(26.7%) wake up by 4:30 a.m., 67(49.6 %) wake up by 5:00 a.m., 12(8.9 %) indicated 5:30 a.m., 8(5.9%) wake up by 6:00 a.m. and 1(0.7 %) wake up by 6:30 a.m. The result on Table 1 shows that majority of the respondents with cumulative percentage of 76.3 wake up between 4:30 am and 5:00 am to get the family ready for the day. Beginning the day actively that early everyday will likely induce stress.

**Table 2.** How do you get your children to school every day?

How do you get your children to school every day	Frequency	Percentage
School bus	41	30.4
Personally	44	32.6
Spouse	3	2.2
Themselves	10	7.4
Public transport	32	23.7
Housekeepers	2	1.5
Neighbor	3	2.2
Total	135	100.0

Source: Field study, 2019

Table 2 shows that 41(30.4 %) of the respondents indicate that their children go to school by school bus, 44(32.6 %) indicate they take them personally to school, 3(2.2 %) indicate their spouses take the children to school, 10(7.4 %) indicate their children go to school by themselves, 32(23.7 %) indicate they board public transport, 2(1.5 %) indicate their housekeepers take the children to school and 3(2.2%) indicate their neighbours assist them in taking the children to school.

A higher percentage of the respondents, (32.6 %), personally take their children to school before going to their offices. This will induce stress as the women are not expected to get to the office late. The organisation should have policy on flexible working hours for these categories of workers.

**Table 3.** How do they come back from school?

How do they come back from school?	Frequency	Percentage
School bus	43	31.9
Personally	30	22.2
Spouse	2	1.5
House help	4	3.0
Public transport	39	28.9
Themselves	9	6.7
Neighbor	6	4.4
Relation	2	1.5
Total	135	100.0

Source: Field study, 2019

Table 3 shows that 43(31.9 %) of the respondents indicate their children come back from school via school bus, 30(22.2 %) indicate that they bring their children back from school, 2(1.5 %) indicate their spouses bring them home, 4(3.0 %) indicate that house-help bring them home, 39(28.9 %) indicate that the children come back home by public transport, 9(6.7 %) indicate that their children come back from school by themselves, 6(4.4 %) indicate that their neighbours bring them back from school and 2(1.5 %) indicate that their relations help them.

**Table 4.** How are they taken care of while you are at work during the day?

How are they taken care of while you are at work during the day	Frequency	Percentage
Nanny	20	14.8
Grandma	21	15.6
School	5	3.7
Neighbors	14	10.4
House help	23	17.0
Themselves	24	17.8
Day care	2	1.5
Friends	3	2.2
Home service	1	0.7

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(Table 4, cont.)		
Father	1	0.7
Family member	21	15.6
Total	135	100.0

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Source: Field study, 2019

Table 4 shows that 20(14.8 %) of the respondents indicate that Nanny takes care of the children while they are at work during the day, 21(15.6 %) indicate that Grandma, 5(3.7 %) indicate that school, 14(10.4 %) indicate that neighbours, 23(17.0 %) indicate house help, 24(17.8 %) indicate that the children take care of themselves, 2(1.5 %) indicate that they are taken care of by day care, 3(2.2 %) indicate that friends take care of the children, 1(0.7 %) indicate home service, 1(0.7 %) indicate that their father take care of them and 21(15.6 %) indicate that their family members take care of the children while they are at work.

**Table 5.** Frequencies and percentages of tested items

S/N	Items	No	Yes
1	Are you able to give your best to your work at home?	87(64.4 %)	48(35.6 %)
2	Do you feel exhausted when you get to the office in the morning after attending to the family?	28(20.7 %)	107(79.3%)
3	Is the organization supportive enough since it is known that you have family demands?	121(89.6%)	14(10.4%)
4	Are there flexible hours of work for you in the workplace?	125(92.6%)	10(7.4%)
5	Do you sometimes come late to the office because of your responsibilities at home?	54(40.0%)	81(60.0%)
6	Do you get home late after the day's work in the office?	10(7.4%)	125(92.6%)
7	Do you have to finish the job for one day the following day in the office?	76(56.3%)	59(43.7%)
8	Are you contemplating leaving the job because of the demands of you responsibilities at home?	76(56.3%)	59(43.7%)
9	Does you superior show empathy?	109(80.7%)	26(19.3%)
10	Do you have the support of your husband because of the demands on you?	44(32.6%)	91(67.4%)
11	Do you have the support of other family members?	56(41.5%)	79(58.5%)
12	Do you have the support of your co-workers?	85(63.0%)	50(37.0%)
13	Are you allowed to close early so as to be able to take care of the family?	122(90.4%)	13(9.6%)
14	Do feel stressed out because of these your dual role?	13(9.6%)	122(90.4%)

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Source: Field study, 2019

Table 5 shows that 87 respondents out of 135 representing 64.4 % are unable to give their best to their work at home. 107(79.3 %) of the respondents feel exhausted when they get to the office in the morning. 121(89.6 %) report that the organisation is not supportive enough. 125 respondents out of 135 representing (92.6 %) report that there are no flexible working hours in the organisation. 81(60.0 %) of the respondents indicate that they sometimes come late to work. 125 out of 135 respondents, representing (92.6 %) report that they get home late from the office. 76(56.3 %) indicate that they do not have to finish the job for one day the following day while 59(43.7 %) indicate that they have to finish the previous day's job the following day in the office. 76(56.3 %) indicate that they are not contemplating leaving the job in spite of their

responsibilities at home, while 59(43.7 %) are contemplating leaving the job. 109(80.7 %) report that their superiors did not show empathy. 91(67.4 %) indicate that they have the support of their husbands. 79(58.5 %) report that they have the support of other family members. 85(63.0 %) report that they do not have the support of their co-workers. 122(90.4 %) report that they are not allowed to close early to take care of their families.

122(90.4 %) report that they feel stressed out because of the dual roles they perform at home and in the office.

## Research Hypotheses

### Hypothesis One:

$H_0$  There is no significant relationship between family demands (of attending to family members and taking care of house chores) at home and effective job performance of female employees in financial institutions.

$H_1$ : There is significant relationship between family demands (of attending to family members and taking care of house chores) at home and effective job performance of female employees in financial institutions.

**Table 6.** Pearson Product Moment Correlation (PPMC) showing the relationship between family demands at home and effective job performance of female employees in financial institutions

Variable	Mean	Std. Dev.	N	R	P-value	Remark
Family demands	20.6126	7.0100	135	-.076	.382	Not Sig.
Job performance	7.0074	0.9580				

Source: Field study, 2019

It is shown in Table 6 that there is no significant relationship between family demands (of attending to family members and taking care of house chores) at home and effective job performance of female employees in financial institutions ( $r = -.076$ ,  $n = 135$ ,  $P(.382) > 0.05$ ). Thus, the null hypothesis ( $H_0$ ) is accepted and therefore the alternative hypothesis ( $H_1$ ) is rejected which states that there is significant relationship between family demands (of attending to family members and taking care of house chores) at home and effective job performance of female employees in financial institutions.

### Hypothesis Two:

$H_0$ : There is no significant relationship between family demands (of attending to family members and taking care of house chores) at home and intention to quit of female employees in financial institutions.

$H_1$ : There is significant relationship between family demands (of attending to family members and taking care of house chores) at home and intention to quit of female employees in financial institutions.

**Table 7:** Pearson Product Moment Correlation (PPMC) showing the relationship between family demands at home and intention to quit of female employees in financial institutions

Variable	Mean	Std. Dev.	n	R	P-value	Remark
Family demands	20.6126	7.0100	135	-.225*	.009	Sig.
Intention to quit	12.1852	1.2410				

Source: Field study, 2019

\*Sig. at 0.05 levels

It is shown in Table 7 that there is significant relationship between family demands (of attending to family members and taking care of house chores) at home and intention to quit of female employees in financial institutions ( $r = -.225$ ,  $n = 135$ ,  $P(.009) < 0.05$ ). Thus, the null hypothesis ( $H_0$ ) is rejected and therefore the alternative hypothesis ( $H_1$ ) is accepted which states that there is significant relationship between family demands (of attending to family members and taking care of house chores) at home and intention to quit of female employees in financial institutions.

## **Discussion of Findings**

This study establishes in figure 1 that there are few young adult female employees (15.6 %) in the financial institution studied. Figure 2 reveals that majority of the female employees (64.5 % and 22.2%) have higher qualifications, establishing the fact that more women now acquire higher academic and professional qualifications. It is revealed in figure 3 that female employees do not stay long in the organisation with only 9.6 % of them falling into category of those with 16 years and above length of service. This may be due to the toll that family and work demands put on them which could result in their exiting the job earlier than expected. According to Marsh (2015), Glass and Estes (2013); Wrzesniewski and Dutton (2010) the primary responsibility of family caretaking often falls on women which affects their working lives; women often feel they must choose between work and motherhood, with social conditioning encouraging women to put home before career. Albrecht (2003) opines that women are the primary caretakers of sick children and relatives.

It is established in figure 4 that majority of the respondents are married (88.9 %). Being married implies more responsibilities at home and so family demands may become a major challenge to the women. Figure 5 reveals that majority of the respondents (42.2 % and 31.8 %) have young children (ages 6 months to 12 years) who still need the attention of their mothers. Taking care of the household as mothers and these mothers performing their duties well in the workplace may be a challenge to them as female employees. Employees with high work demands are expected to be more vulnerable to work-family conflict, also, employees with higher family demands, captured by having children living at home and providing care for elderly relatives or other dependant adults, have greater work-family strain and therefore need greater flexible and supportive work environment (Kelly, et al., 2014; Moen, et al., 2012). But this present study establishes that the workplace studied do not have flexible and supportive work environment.

This study finds out that the workplace studied do not have positive work culture where total person approach is used, where the employees will be able to work in more relaxed and empathetic work environment and be able to avoid work induced stress. These result corroborates the findings of Lingren, Stevens and Knight (2014, pp.9-10) where it is established that employees who work in a more positive work culture reported having more positive relationships with their supervisors, greater supervisor support, more positive relationships with co-workers, greater satisfaction with their job and feel less stressed, less burned out, and more likely to stay at their current job. That employees with heavier job demands tend to feel more stressed, struggle more with burnout, feel overwhelmed, less satisfied with their jobs, cope less effectively than other workers, and are less likely to take the same job again; and that many large corporations and business have implemented a variety of family policies for their employees in an effort to be more family friendly as many workers reported that they were used up by the end of the day.

The findings of this study establish that there is no significant relationship between family demands (of attending to family members and taking care of house chores) at home and effective job performance of female employees in financial institutions. To retain one's job in the present economic situation is of great importance to most employees, being employed will

enable them take care of their social and economic challenges. This study however finds out that there is significant relationship between family demands and intention to quit of female employees' in financial institution. Ajaz, Mehmood and Kashif (2015) conclude in their study that the intent to quit of female commercial bank workers is significantly associated with work-to family conflict and family-to-work conflict.

## **Conclusion and Recommendation**

Where it is observed that the worker is an asset to the organisation but that it is the demand from home that is impeding her which may translate to her quitting her job, the organisation should put in place policies that will take care of the challenges so as to retain the talents. The organisation should allow some flexibility for such employees. When her children are young and need attention which may cause her to come to work late, she may be allowed to resume at different times and close at certain times. Her workload may be reduced so that she may be more efficient. In case that there are family members with health challenges, such flexibility may be used for the period till she is out of the woods. For nursing mothers, crèches may be provided within the workplace where she will be able to attend to her baby during her lunch hour break. Managers need to use the total person approach and be empathetic in their relationship with the employees so as to get them committed to the organisation. Managers should ensure that there are interpersonal and friendly relationships among workers so that colleagues will freely render help to needing colleagues. Abolade (2018) concludes in her study that interpersonal relationship plays important role in employees' satisfaction, organisational efficiency and employees' pace of work; that positive interpersonal relationship at work will enhance the life of the employees and that of the organisation. Employees who know that they are seen and treated with empathy and as humans with some challenges at some stages of their lives and are not condemned as a result but are rather assisted to navigate and get over the challenges are likely to be committed to the organisation.

According to Marsh (2015); Glass and Estes(2013); Wrzesniewski and Dutton ( 2010) formal work/family programmes (in America) have improved, workplaces are now designing programmes to address family needs of workers like schedule flexibility, child-care services, flexible spending accounts and work hour reduction; it is noted that women working in less-skilled jobs may not benefit from these family friendly programmes. This type of programmes can be put in place by employers of labour in Nigeria to ease the burden of female employees because of their commitment at home and their responsibilities in the workplace.

For women to perform well, be committed and stay long in the organisation there is the need for the organisation to have in place work environment that support the women and which are family friendly. Women should be given flexible time schedule by the management so that they will be able to play their roles well in the workplace and the family. Many of the social demands that make women to play the second fiddle and make them do all the domestic work and attend personally to other members of the family with no recourse to the fact that they are also financial contributors to the running of the family need to be removed. Since many of the female employees have family demands, (family-work conflict) that may result in their quitting their job, it is recommended that they be given some organisation support. These workers may be allowed to resume work later than others and close earlier depending on their specific situation at that particular time. This study has implications for policy makers in organisations and the society. It contributes to existing literature on women and the demands on them in the family and the workplace and has found out that women will still perform their duties in the workplace against all odds, though they may quit the job eventually.

## Suggestion for Further Study

Further study may look at the psychological and health implications of this type of work situations on female employees in financial institution or any other organisation.

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