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Article

Societal Factors and Women's Working Experience in the Nigerian Banking Industry

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Abstract: This study examines the influence of societal factors on women's working experience in the Nigerian banking industry. Specifically, the study examined the influence of women's participation in the workforce, domestic responsibilities, and caring responsibilities on their working experience. The study adopted a qualitative case study approach and collected data through semi-structured interviews with 40 banking employees, comprising 20 males and 20 females. Participants were selected using snowball sampling, while the interview data were analysed thematically. The study revealed that women's participation in the banking workforce has increased due to improved access to education, changing economic conditions, and changing social attitudes towards women's employment. However, traditional patriarchal expectations continue to influence women's employment and career decisions. The study also showed that domestic responsibilities, including cooking, cleaning, and household management, remain largely associated with women and can create additional pressure when combined with demanding banking roles. Caring responsibilities, particularly childcare, were also found to influence women's working experience, with women relying on extended family members, nannies, crèches, and other childcare arrangements to remain in full-time employment. The study concludes that women's working experience is shaped not only by workplace conditions but also by wider societal expectations concerning employment, domestic duties, and family care. The study recommends equal opportunities for women, flexible work arrangements, and stronger childcare and family-friendly support within the banking industry.

Keywords: Societal Factors, Women's Working Experience, Workforce Participation, Domestic Responsibilities and Caring Responsibilities.

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1. Introduction

Women's participation in paid employment has changed considerably in Nigeria over the years. More women are now obtaining higher education, developing professional skills and entering occupations that were traditionally dominated by men. The banking industry is one of the sectors where this change can be seen. Women now work in different areas of banking, including customer service, marketing, operations, management and executive positions. The growth in women's participation in banking represents an important change in Nigerian society because it creates greater opportunities for women to contribute to household income, develop professional careers and participate in economic activities. The Nigerian banking industry has also recorded progress in the representation of women in senior positions. Women's World Banking reported that eight of Nigeria's 24 commercial banks had women as chief executive officers at the time of its

study [1]. The report identified education, professional development, changing social norms, economic needs and supportive workplace practices as factors contributing to the increased representation of women in the financial sector. The report also noted that social and economic changes have encouraged more women to enter and remain in professional employment. Despite this progress, women's working experience cannot be understood only from the perspective of their qualifications or workplace opportunities. Women work within a wider social environment where ideas about what men and women should do continue to influence everyday life. In Nigeria, traditional expectations have often positioned men as family providers and women as caregivers. These expectations can influence women's decisions about employment, marriage, motherhood and career development.

Women's working experiences are influenced by the social expectations attached to being a woman, particularly expectations concerning employment, household work and caring for family members. The increasing participation of Nigerian women in the workforce is an important social and economic development. Recent labour statistics indicate that women constitute a substantial part of Nigeria's economically active population. The National Bureau of Statistics reported a female labour force participation rate of 77.1% in the first quarter of 2024, compared with 77.5% for males [2]. The employment-to-population ratio in the second quarter of 2024 was also 75.0% for females and 77.2% for males. These figures show that Nigerian women are actively involved in economic activities. However, participation in the workforce should not be understood only in terms of whether women have jobs. It is also important to understand the social conditions that influence how women enter employment, remain in employment and experience their work. In the Nigerian banking industry, women have increasingly occupied professional and leadership positions. Women's World Banking reported that women's representation in Nigeria's finance industry had increased and that, at the time of the study, eight of the country's 24 commercial banks had women as chief executive officers. The report also identified changes in social norms, economic needs, education and professional development as factors supporting women's participation and advancement in the finance industry. However, it found that many professional women continued to perform most of the childcare and household work. This suggests that increased workforce participation has not completely removed the traditional social expectations placed on women. More recent research similarly shows that patriarchal attitudes can move from the home into the workplace. Adisa et al. [3] found that patriarchal attitudes influenced women's workplace behaviour and contributed to unequal treatment. Therefore, women's participation in employment needs to be considered within the wider social environment in which their work decisions and experiences are formed.

Although women are increasingly involved in paid employment, social expectations may continue to place a greater share of household work on them. The Nigeria Time Use Survey 2024 provides recent evidence of this imbalance. Women spent about five times as much time as men on unpaid domestic and care work in the states covered by the survey. Women spent 15.1% of their day on unpaid domestic work compared with 2.9% for men, while they spent 5.9% on unpaid care services compared with 1.2% for men. This unequal distribution of unpaid work can create additional demands for women who are also expected to meet the requirements of paid employment. Domestic responsibilities are particularly important in the banking industry because banking work can involve demanding schedules, performance targets and considerable time commitments. When women are expected to perform most household duties while also meeting workplace demands, they may experience pressure in managing both areas of life. Olotuah et al. found that patriarchal systems at social, organisational and individual levels shaped the work-family experiences of Nigerian women in banking [4]. Their study, based on interviews with women from northern and southern Nigeria, also showed that women developed ways of negotiating and resisting traditional expectations. This indicates that

domestic responsibilities are not simply private family matters; they can affect how women experience their employment.

Furthermore, caring responsibilities are closely connected with motherhood and may become an important issue for women who want to remain in professional employment. Recent studies further demonstrate the importance of caring responsibilities for women working in Nigerian banks. Ugwu et al. studied 245 married female bank employees in Enugu State and found that job characteristics were associated with different forms of work-family conflict, including time-based, strain-based and behaviour-based conflict [5]. Similarly, Nneoyi and Bernard examined 266 female employees of commercial banks in Calabar and found that flexible work arrangements and childcare support were among the strongest predictors of job satisfaction [6]. More recently, Akinwale et al. found that women in the Lagos banking sector used strategies such as arranging childcare, maintaining contact with family during working hours and completing some official tasks from home to manage work and family responsibilities [7]. These findings suggest that caring responsibilities remain an important part of the working experience of Nigerian women. Increased participation in paid employment may provide women with income, independence and opportunities for professional development, but it may also expose them to competing demands between work and family life [8], [9]. The issue is not only whether women participate in employment but also how they experience that participation within a society where domestic and caring responsibilities are still strongly associated with women. This study therefore examines societal factors and women's working experience in the Nigerian banking industry. Specifically, the study focuses on three societal factors: women's participation in the workforce, domestic responsibilities and caring responsibilities. By examining these factors together, the study seeks to provide a clearer understanding of how wider social expectations and family responsibilities shape the working experiences of women in the Nigerian banking industry.

Statement of the Problem

Women's participation in the Nigerian banking industry has increased, but their working experiences continue to be shaped by societal expectations. Traditional gender roles often place greater responsibility for household duties and family care on women, even when they are in paid employment. The problem is that women may have to combine demanding banking jobs with domestic and caring responsibilities. This can create pressure, work-family conflict and difficulties in managing work and family life. Although previous studies have examined women's employment and work-family issues, limited attention has been given to how workforce participation, domestic responsibilities and caring responsibilities together influence women's working experience in the Nigerian banking industry. Thus, it becomes important to carry out this study.

Objectives of the Study

1. To examine the influence of women's participation in the workforce on their working experience in the Nigerian banking industry.
2. To investigate the influence of domestic responsibilities on women's working experience in the Nigerian banking industry.
3. To assess the influence of caring responsibilities on women's working experience in the Nigerian banking industry.

Societal Factors

Societal factors are the beliefs, values, customs, expectations and social practices that influence how people behave within a society. In relation to women's employment, societal factors include cultural expectations, gender roles, family structure, religion, marriage, childcare responsibilities and social attitudes towards women's work. These factors can influence women before they even enter employment. For example, a woman may be

encouraged to obtain education and develop a career, but after marriage she may also be expected to prioritize childcare and household responsibilities.

UN Women explains that gender inequality in employment is connected to wider social norms and unequal responsibility for unpaid care and domestic work [10]. These expectations can reduce women's control over their time and limit their economic opportunities. In Nigeria, these social expectations exist alongside important changes in women's lives. More women are gaining higher education, entering professional employment and contributing financially to their families. Thus, Nigerian women increasingly have to negotiate between traditional expectations and modern career aspirations.

Women's Participation in the Workforce and Working Experience

Women's participation in paid employment has increased over the years as a result of improved access to education, changing economic conditions and changing social attitudes towards women's employment. In the Nigerian banking industry, women have increasingly occupied professional and leadership positions. Women's World Banking reported that women's representation in Nigeria's banking leadership had increased, with eight of the country's 24 commercial banks having women as chief executive officers at the time of the repor [1]. This suggests that Nigerian women are increasingly participating in the formal workforce and gaining opportunities for professional development. However, participation in employment does not necessarily mean that women experience the workplace equally. Social and cultural expectations can continue to influence women's employment decisions and workplace experiences. Adisa et al. found that patriarchal attitudes in Nigerian society could be transferred from the home into the workplace [3]. Their study of women employees and managers in two Nigerian banks showed that patriarchal practices affected women's workplace behaviour and could place women in disadvantaged positions. This indicates that although women are increasingly entering professional employment, societal beliefs about gender can continue to shape their working experience. Therefore, women's participation in the workforce should not only be considered in terms of the number of women entering employment. It is also important to consider the social conditions under which women participate and how gender expectations influence their experiences at work.

Domestic Responsibilities and Women's Working Experience

Domestic responsibilities refer to unpaid activities performed within the household, including cooking, cleaning, shopping, household maintenance and other activities required to manage family life. In many Nigerian households, these responsibilities are still largely associated with women. As a result, women who participate in paid employment may have to manage both workplace responsibilities and significant domestic duties. The National Bureau of Statistics provides clear evidence of this gender difference [2], [11]. The Nigeria Time Use Survey 2024 found that women spent approximately 21% of their day, equivalent to about five hours, on unpaid domestic and care work, compared with 4.1% for men. Women also spent 15.1% of their time on unpaid domestic work compared with 2.9% for men. These findings demonstrate that women continue to carry a much greater share of unpaid household work.

This unequal distribution of domestic responsibilities can affect women's working experience. Women may have less time for rest, professional development and other activities outside work. In the Nigerian banking industry, where employees may face demanding schedules and performance expectations, managing extensive household responsibilities can increase the pressure experienced by female employees.

Caring Responsibilities and Women's Working Experience

Caring responsibilities involve looking after children, elderly persons and other family members who require assistance. For many working women, childcare and other caring duties remain important responsibilities that must be managed alongside paid employment. These responsibilities can become particularly challenging when workplace demands are high and organizational flexibility is limited. Evidence from the Nigeria Time Use Survey 2024 shows that women carry a substantially larger share of unpaid care work than men. Women spent 5.9% of their day on unpaid care services, compared with 1.2% for men. Overall, women spent about five times as many hours as men on unpaid domestic and care work [2], [11].

The problem is particularly relevant to women working in the banking industry. Ugwu et al. examined 245 married female bank employees in Enugu State and found that job characteristics were associated with time-based, strain-based and behaviour-based work-family conflict [5]. The findings suggest that the demands of banking work can interact with family responsibilities and create difficulties for women in managing their work and family roles. Similarly, Nneoyi and Bernard studied 266 female employees of commercial banks in Calabar and found that childcare support and flexible work arrangements had significant positive effects on job satisfaction [6]. Childcare support and flexible work arrangements were among the strongest predictors of job satisfaction. This suggests that organisational support for caring responsibilities can improve women's experiences at work.

Theoretical Framework

This study is anchored on the Equality Feminism Theory, associated with Mary Wollstonecraft [12]. The theory argues that women and men should have equal rights, opportunities and treatment in social, economic, political and professional life. Wollstonecraft argued that women should have access to education and opportunities that would allow them to develop their abilities rather than being restricted by socially created gender expectations [12]. The Equality Feminism Theory provides a suitable theoretical foundation for this study because it focuses on the principle that women and men should have equal opportunities and treatment in society, including access to education, employment, career development and leadership positions. The theory challenges social structures and gender expectations that place women in disadvantaged positions because of their gender [13].

The theory is particularly relevant to the Nigerian banking industry because women's participation in paid employment has increased, yet traditional expectations about women's family roles continue to influence their working experiences. Equality Feminism therefore provides a useful basis for understanding the three societal factors examined in this study. First, it supports women's participation in the workforce by arguing that women should have equal opportunities to participate in paid employment without being restricted by gender expectations. Second, it helps explain domestic responsibilities, particularly where unequal household duties limit women's ability to fully participate in their careers. Third, it explains the importance of caring responsibilities, as women should not be disadvantaged at work because they have family and childcare responsibilities. The theory also suggests that barriers to equality may exist not only within organizations but also within the wider society. In the Nigerian context, patriarchal expectations may influence how families and communities view women's employment and their responsibilities at home.

Empirical Review

Nneoyi and Bernard examined work-life balance initiatives and job satisfaction among female bankers in Calabar, Cross River State [6]. Using a cross-sectional survey design, data were collected from 266 female employees of commercial banks and analysed using descriptive statistics and multiple regression. The findings revealed that flexible

work arrangements, employee wellness programmes, childcare support and paid leave significantly improved job satisfaction. Flexible work arrangements and childcare support were identified as particularly strong predictors. This finding supports the present study because it demonstrates that caring responsibilities, especially childcare, can affect women's experience of employment and that workplace support can help women manage the demands of work and family life.

Akinwale, et al. investigated work-life balance among women in the Lagos banking sector [7]. The study used questionnaires from 975 women and interviews with 25 women in leadership positions. The findings indicated that although many women reported achieving work-life balance, a large proportion also acknowledged that demanding work reduced the time and quality of interaction they had with their families. Women reported using strategies such as arranging childcare, maintaining communication with family while at work and completing official duties from home. The study also found positive relationships between work-life balance and factors such as educational qualification, income, work experience and marital status. The study is relevant because it shows how women in the banking industry negotiate employment alongside family and caring responsibilities.

Ekomaru, et al. examined the childcare services adopted by female bankers with children aged 1–5 years in Owerri Municipality, Nigeria [14]. The researchers collected data from career mothers working in banks using a structured questionnaire and analysed the responses using tables and mean scores. The study focused specifically on the childcare arrangements used by female bankers to combine employment with motherhood. Its findings provide evidence that childcare is an important consideration for women working in the banking industry, particularly those with young children. The study therefore supports the present research by showing that caring responsibilities form an important part of women's working experiences and can influence how they participate in and manage their professional roles.

Adisa, et al., examined the influence of patriarchy on women's workplace behaviour in Nigerian organizations [3]. The researchers adopted a qualitative approach and conducted 32 semi-structured interviews with female employees and managers working in two Nigerian banks. The findings showed that patriarchal attitudes influence women's behaviour at work and can undermine their performance and organizational citizenship behaviour. The study further revealed that patriarchal practices experienced at home can be transferred into the workplace, resulting in discrimination and the positioning of women in inferior roles. The study is relevant to the present research because it demonstrates how societal gender expectations can influence women's working experience in the Nigerian banking industry.

Ugwu, et al. investigated the relationship between job characteristics and work-family conflict among married female bank employees in Nigeria [5]. The study used a cross-sectional survey involving 245 married female bank employees in Enugu State. The researchers examined how job characteristics and individual factors influenced different forms of work-family conflict. The findings showed that the demands associated with employment can interact with family responsibilities and contribute to difficulties in managing work and family roles. The study supports the present research because it shows that women's experiences at work cannot be separated from their responsibilities outside the workplace, particularly domestic and family responsibilities.

Pepple et al. investigated the glass ceiling affecting women in Nigeria's banking sector from the perspectives of senior male employees [15]. The researchers conducted interviews with 43 senior male employees from four Nigerian banks. The findings revealed that gendered assumptions and organizational practices continued to affect women's opportunities for advancement. The study also showed that organizational culture and leadership practices were influenced by the wider social and cultural environment in

which Nigerian banks operate. This finding is important to the present study because it indicates that societal beliefs about gender can become embedded in organizational structures and practices, thereby shaping women's working experiences and opportunities. However, the study focused mainly on the perceptions of senior male employees and did not directly measure women's day-to-day working experiences.

Akpera investigated women's career advancement and organizational effectiveness in the Nigerian banking industry [16]. The study examined dimensions including work-family balance, women's aspirations, self-development and organizational culture. The findings demonstrated relationships between these factors and women's career advancement and organizational effectiveness. The study highlights the importance of organizational environments that enable women to manage professional and family responsibilities. It is relevant to the present study because organizational culture can either accommodate or intensify the effects of societal expectations concerning women's family and domestic responsibilities. However, the study did not explicitly incorporate broader societal variables such as patriarchy, cultural norms and gender stereotypes into its empirical model.

Synthesis of Empirical Review and Research Gap

The empirical studies reviewed indicate that women's working experiences in the Nigerian banking industry are influenced by both societal and organizational factors. Societal factors such as patriarchy, gender stereotypes, cultural expectations, family responsibilities and gender roles, alongside organizational factors including organizational culture, leadership, gender policies, workplace support and work-life balance initiatives, shape how women experience and navigate the workplace. Although existing studies have examined several of these factors, they have largely focused on individual societal or organizational factors or specific outcomes such as work-family conflict, job satisfaction, sexual harassment and career advancement. Relatively limited empirical attention has been given to how societal and organizational factors interact and jointly shape women's working experiences within the Nigerian banking industry. This gap provides the basis for the present study, which examines the interrelationship between societal and organizational factors and women's working experience in the Nigerian banking industry.

2. Methodology

A qualitative case study approach was selected to gather data through semi-structured interviews of 20 males and 20 females currently working in the banking sector. This approach would enable the respondents to freely express their views and opinion on the research areas under investigation [17]. The respondents are selected based on the snowball sampling method because of the challenge of accessing suitable interviewees. Data were mainly analysed using the thematic analysis method.

3. Results

The qualitative case study investigated the influence of societal factors—specifically workforce participation, domestic responsibilities, and caring responsibilities—on women's working experience in the Nigerian banking industry. Based on the thematic analysis of semi-structured interviews conducted with 40 banking employees (20 males and 20 females), the findings are categorized into three main themes corresponding to the study's objectives.

1. Influence of Women's Participation in the Workforce on Working Experience

The findings reveal that women's participation in the Nigerian banking sector has experienced notable growth. Participants reported that improved access to education has equipped women with the necessary professional qualifications to enter occupations

previously dominated by men, spanning customer service, marketing, operations, management, and executive roles. Changing economic conditions and evolving social attitudes towards female employment were also identified as key drivers.

However, the findings indicate that increased workforce participation does not automatically translate to an equal workplace experience. Traditional patriarchal expectations persist and frequently influence women's career decisions and professional trajectories. As supported by earlier literature and participant accounts, patriarchal attitudes originating from the domestic sphere often transfer into the workplace, affecting female employees' behaviors and sometimes positioning them in disadvantaged or subordinate roles.

2. Influence of Domestic Responsibilities on Working Experience

The study demonstrates that domestic responsibilities—encompassing cooking, cleaning, shopping, and general household management—remain predominantly associated with women. Even when engaged in demanding banking careers, female employees continue to carry the primary burden of unpaid household duties.

This unequal distribution of domestic tasks creates severe pressure when combined with the rigorous schedules, stringent performance targets, and long time commitments characteristic of the banking industry. Participants noted that managing extensive household responsibilities alongside professional duties limits their personal time for rest and career development, thereby intensifying work-family friction and shaping their overall employment experience.

3. Influence of Caring Responsibilities on Working Experience

Caring responsibilities, particularly childcare and looking after dependent family members, emerged as a critical factor shaping the working experience of female bankers. The data shows that working mothers face substantial challenges in harmonizing high workplace demands with family care obligations.

To remain in full-time employment, female banking professionals heavily rely on external support systems, including:

- Extended family members
- Nannies and domestic help
- Crèches and formal childcare centers
- Alternative coping strategies such as maintaining family contact during work hours and completing official tasks from home

Furthermore, the absence of robust organizational support or flexible working arrangements was highlighted as a major barrier that exacerbates work-family conflict and complicates the retention and job satisfaction of women in the banking sector.

Discussion

The study shows that women's participation in the Nigerian banking industry has increased, largely due to improved access to education, changing economic conditions and changing attitudes towards women's employment. The study indicate that education has provided women with the qualifications needed to enter professional employment. However, traditional patriarchal expectations continue to influence women's decisions about employment and career development. Some women still experience expectations from husbands and families concerning whether and where they should work.

The study indicate that domestic responsibilities influence women's working experience because women are still widely expected to manage household activities such as cooking, cleaning and other domestic duties. The demanding nature of banking work makes it difficult for women to combine these responsibilities with their professional duties.

Furthermore, the study shows that caring responsibilities, particularly childcare, influence women's working experience in the banking industry. Working mothers often depend on extended family members, nannies, crèches and other childcare arrangements to remain in full-time employment. The study also indicate that the absence of flexible working arrangements can make balancing work and childcare more difficult.

Conclusion

Societal factors play an important role in shaping women's working experience in the Nigerian banking industry. Women's participation in the workforce has increased, particularly through improved education and changing economic and social conditions. However, traditional gender expectations continue to influence women's employment and career decisions.

The study also concludes that domestic responsibilities remain an important challenge for women because they are still largely expected to manage household duties alongside their professional responsibilities. Caring responsibilities, particularly childcare, similarly affect women's ability to effectively combine work and family life. Although women use support from extended family members, nannies, crèches and other arrangements, limited workplace flexibility can make these responsibilities more difficult to manage. Thus, women's working experience is influenced not only by workplace conditions but also by societal expectations concerning employment, domestic duties and family care.

Recommendations

Based on the findings, the study makes the following recommendations:

Banks should provide equal opportunities for women in recruitment, career development and leadership positions, while promoting awareness programmes that challenge traditional beliefs that limit women's participation in professional employment.

Banks should introduce supportive work arrangements, such as reasonable working hours and flexible scheduling, to help female employees manage domestic responsibilities without negatively affecting their work.

Banks should strengthen support for employees with caring responsibilities by providing or supporting childcare services, flexible working arrangements and family-friendly leave policies to enable women to balance employment and childcare more effectively.

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