

MARRIED WOMEN BANK WORKERS AND ROLE CONFLICTS: ISSUES OF FAMILY HEALTH AND WELL BEING MANAGEMENT IN NIGERIA

ANICHE, Alexander Ngozi

Department of Sociology/Psychology.
Faculty of Management and Social Sciences
Godfrey Okoye University, Enugu

AIGBIREMHON, Ikehide Joseph

Department of Sociology/Psychology.
Faculty of Management and Social Sciences
Godfrey Okoye University, Enugu

ANICHE, Juliana Chinyeaka

Department of Sociology/Anthropology
Enugu State of Science and Technology,
(ESUT), Enugu.

Abstract

The situation of women employment in formal organizations has caused two-many problems in most families in Nigeria. Nowadays, many married women work in the bank as bank workers and even occupied higher positions. When some of these married women bank workers go on employing house helps and nannies as to help them overcome the problem of role conflicts, yet none of those problems are actually solved but rather create more problems in the family. The number of married women in the work force, especially in the bank industries has continued to increase and is imperative despite its alarming problems for years, especially in developing countries like Nigeria. This increase is related to a number of factors, which include un- predictive increase in the number of educated women graduates and opportunities for earning income outside home. When mothers are engaged in paid employment like banks, the incidence of role conflicts, influence on mothers' health, socio-cultural and psychological factors cannot be over emphasized. These have implications on family health and wellbeing management.

Keywords: Women Bank Workers, Role Conflict, Family, Health, Wellbeing, Nigeria.

Introduction.

Right from ancient society, women were not regarded. Inferior status was assigned to them. Gender wise, they were seen as weaker sex. Section 91 of the Labour Act defined a woman as "any member of the female whatever her age or status." This definition includes girls, married and unmarried, women and widows (Mayor, 2002). According to the bible, Genesis chapter two verses 22-23 women were presented "as rib from a man." Exodus sees the woman as "an entity good to be spiritually defiled and thus be debarred from seeing God". Thus, a woman is seen as a second class being. Her feminism is considered fragile, hence her ability to work is questioned. In ancient culture, there is a belief that man is the head of the family and a bread winner as well. It is only in Egypt that little regard is accorded to women prior to the Renaissance (Denise, 2004). Renaissance brought about a reform to the ancient position of women. Right from the time immemorial, women all over the world have been discriminated by men and the laws they men made (Nwankwo 2014). The Greek mythology sees a woman as "a creature of an excellent fascination, made into a human being, sold and bought like any other article of merchandise (Aloy 2001).

Discrimination against women can be seen in the myths, folk roles, traditions, cultures and in the pattern of lives of many human communities. Sometimes, nature contributes to the discrimination. For instance, in the Book of Genesis Chapter Three Verse Sixteen, when Adam and Even felt out of God's Grace to grass, God punished Eve thus: "I shall give you intense pain in child bearing: you will give birth to your children in pain, your yearning will be for your husband and he will dominate you" (Gen 3:16). Nature did not deprive the women the instinct of preservation and conservation,

notwithstanding the ancient discrimination of the women.

Nigerian culture is not far from other cultures. Their own culture is such that does not regard women. According to Goldstein (1998) women of Nigeria, like other women all over the globe have come to realize themselves. Gold Stein (1998) noted that a normal healthy organism is one in which ‘tendency towards self-actualization is an action from within and overcomes the disturbance arising from the class clash of the world not out of anxiety, but out of joy and conquest.’ Today, many Nigerian women have become active. The discriminating syndrome of the women is now a bye gone issue (Ezeani and Elekwe, 2001). They noted that increasing rate of women in political development is not necessarily a consequence of certain political developments in centuries. Women have realized themselves both politically, socially, economically, etc. They have come out of their shell and are now prepared to have “access to and not been liability to”.

Thus, women activities were recognized and they were given appointments. More women are yet seeking for appointments and offices, where they would practicalise their management capabilities and qualities. Certain women had one time or the other held political positions of high responsibility. They are: late Mrs. Indira Ghandi (One time minister of India), Golder Meir of Israel, Karazo Aquino, president of the Philippines, Margaret Thatcher of Britain, Benazir Bhutto of Parkinstan, among others. These are women of class and substance that have really demonstrated to the world reputable political, economic and social leadership qualities in their respective positions. It is pertinent to mention also some Nigerian women both in politics, economic and social sphere, not mentioned such as: Queen Amina of Zaria who out classes various men for long, Maria Afegbua who was a senator in the second republic, Ransom Kuti who was a women activist during independence struggle in Nigeria. Hilda Adefarersm of Lagos state,

Oyibo Odinammadu- Presidential running mate under the defunct Unity Party of Nigeria, Flora Nwafor of former East Central State and a lot of others, currently, we will not forget Akunyili Nkem Dora of NAFDAC and senatorial representation minister for finance, Good Luck Patience and even of recent, the Director of World Trade Organisation, Ngozi Okonjo Iwuala etc.

Women have started to participate in public life, in a bid to assess current trends and growth in women’s participation in public life in Nigeria. It should be necessary to examine the women’s role in the sphere of human endeavours such as culture, banking, religion, education, health and in politics as it affects women and family management. Women have contributed immensely as they constituted a greater segment of the Nigeria population. They are active in economic sector, decolonization and general development, but mostly in economic that is why they mostly find in the bank work. Women struggled date back to the 19th century when women Oby Ezekwesili of due process fame,s Ndidi Onyiuke among others on official assignment of finance. (Nnoli 2014).

The married women in banking have for long been taken for granted and relegated to the background equally. Married women banking in Nigeria have been played with the usual patronizing attitude which does not go far in enlightening women. Some of the factors employed are social and cultural practices which hitherto have been misinterpreted to create bias against women. Women today for see the need that they should be properly oriented so that their numeral strength, ideas and knowledge can be profitably galvanized and empowered, for better wealth, health and wellbeing management, especially at home.

However, one of the most significant developments in Nigeria in recent times particularly after independence is the speedy manner in which women have successfully challenged men in the field of paid

employment outside the home, especially in the bank work. The expansion of women education has resulted in producing thousands of women graduates and postgraduates in almost all the field of endeavors especially in banking and finance, therefore the number of married women working in the bank today outweighed the number of men working in bank sphere. This is because bank work can easily be spillover. Bank work also is one of the most secured jobs and well paid, which can enable married women to take proper care of their family health and wellbeing, as regards economic status. Therefore, according to Scott(1990) the growing urbanization coupled with increase in cost of living and unpredicted retrenchment of husbands have forced married women to seek paid employment so that women should also contribute to their family welfare.

Hence, this development has adversely affected their roles in the families' health management. Their day-to-day work load is altered so much that they are now pre-occupied with trying to strike a balance between managing all the affairs in the home and in the work place. They have also started seeing themselves as serious contributors to the family income. Thus, the roles of women are changing from those of mothers/wives to those of breadwinners, Natural advocators, counselor to their husbands and children and co-coordinators of family affairs. This work, is therefore concerned with the married women bank workers in the banking industries and the impacts on family health and wellbeing management in Nigeria.

Theoretical framework.

Conflict theory forms the theoretical framework for this work. Conflict theory sees conflict as endemic in the relationships between groups in the society. In the relationship one group exploits the other. According to the founding father of conflict theory, Karl Max, the issue of economic determinism is very important in the relationships. With economic power, you can

buy other powers. In a capitalist economy like Nigeria, wealth is concentrated in the hands of the bourgeoisie, that is, those who own the means of production and the proletariat sell their labour power in return for wages. This work adopts the conflict perspective. Hence, family work role conflicts is generally related to work family role in conflict. Then the contribution is negative when unfavourable and positive when favourable, to bring better or best result as regards family health management and general well-being.

Working mothers and role conflicts

The working mother's situation has been defined as a form of inter role conflict and family balance enrichment, in which the role pressure from the work and family domains are mutually incompatible in some respect (Flippo, 2005). That is, performing working role is made more difficulty virtue of performing family role and vice versa." Greenhaus and Beutell, (1985) differentiate three sources for mothers' conflict between work and family and their effects on family enrichment.

1. "Time devoted to the requirements of one role makes it difficult to fulfill requirements of another"
2. "Strain from participation in one role makes it difficult to fulfill requirements of another"
3. "Specific behaviour required by one role make it difficult to fulfill the requirement of another"

Accordingly, these affect family well-being and job balance at the work-life interface. Work interface is the intersection of work and family's private life especially in the banking system. The perspective on the work and family interface was mainly determine by these dual role, until recently processes of well-being of families (enrichment) drew attention of many scholars. Public interest with respect to the work-life interface, focused on work life-balance and the effect on family for enrichment towards healthiness. Greenhaus and Allen et al (2011) proposed a new definition of work life-interface as they equate work life

balance with the harmonious arrangements of work and family; so that bank working mother's effectiveness and satisfaction in these roles should be consistent with life value of the family, then society in general.

Health of bank working mothers is important for organizations, individual's family and society because it is linked to negative consequence when overlooked. For example when over looked results to family to work conflict and vice versa, hence is associated with increased absenteeism, decreased performance, increased turnover and poor physical and mental health.

Conceptually, health of mothers is very important because when it fails, results to conflict between work and family as this is by directional. Thus, good home health management requires a strong physical and mentally balanced mother. Scholars distinguish between what is termed work-of-family role conflict (WFRC), and what is termed Family-to-work role conflict (FWRC). Most researchers make the distinction between what is termed work-to-family role conflict (WFRC) and what is termed family-to-work role conflict (FWRC) as it affects family health management. Mothers' experiences what is termed work-to-family role conflict when work interfere with family life like extensive, irregular or inflexible work hours, work overload and other forms of job stress, interpersonal conflict at work, extensive travel, career transition, unsupportive supervision of organization. For example, an unexpected meeting late in the day may prevent a mother from picking up child from school and the result is always drastic, especially on the side of the mother and may create ill-health of the child.

Family-to-work role conflict occurs when mothers in wage employment like bank experiences the family role interfere with organizational structural work plan. This affects mother's life style and health of the family. For instance, she has like presence of

young children not only two but four-six children which she primarily has responsibilities for she also cares for her husband, elders care responsibilities, interpersonal conflict within the family unit, unsupportive family members, for example mother may take time off from work in order to take care of sick children or sick mother in-law or father in-law who may be on visit to the family as a result of his or her sickness.

Although these two forms of mother's conflict interference are strongly correlated with each other mothers needed balanced health for effective contributions especially towards their family's well-being. Hence, work role are more likely to interfere with family roles than family role interfere with work role. When the conflicts are balanced then the family's enrichment and total well-being will take place and work out produce with also increase. Therefore, there will be what is called work-family enrichment as it improves health balance.

Work-family enrichment or work-family facilitation is a form positive spillover, defined as a process whereby involvement in one domain establishes benefits or resources which then may improve performance or involvement in another domain (Greenhaus and Powell, 2006). The involvement in the family role is made easier by participation in the work role (Wayne, Musisca, and Fieeson 2004) for instance knowledge, understanding and skills obtained from professional training in the bank for mothers such as healthy safety and security training could aid mothers become security conscious and strategic in performing family roles. This in contrast with work-to- family role conflicts among bank working mothers in that it associates with several negative consequences. Work-to-family enrichment is related to positive organizational outcomes such as job satisfaction and other. (Wayne, 2004). There are several potential sources, enrichment can arise from, examples are positive mood gained in one role led to better functioning in the other role (Gieber 2001),

skills and attitudes that are acquired in one role are useful in the other role (Crouter 2004) and the pay pocket from one role contributes to another economic status role (Powell 2007). Conceptually, enrichment between work and family is bi-directional. Most researchers make the distinction between what is termed work family enrichment and what is termed family-work enrichment. Work family enrichment occurs when a mother in wage employment like bank involve in work provides skills, behaviours or positive mood, partake in the incentives and salaries which influences the family like in a positive way and enrich health management. While family-work enrichment, however occurs when bank working mothers involvement in the family domain results in positive mood, feeling of success or support that help individual mothers to cope better with problems at work, feel more confident and in the end being more productive at work (Wayne, et al, 2004). Thus, it is as a result of work-family or family-work balance. This balance enhances role performance both in the family and work places. Therefore, work-family balance is an underdeveloped concept despite wide spread use in the work-family health management literature (Grzwacz and Carlson, 2007; Valcour 2007).

Historically, work-family health balance has been conceptualized, implicitly and explicitly, as the absence health (physical and mental) of bank working mothers in wage employment result to work family conflict and affects mother's contribution as regards the family well-being and family absolute health. In this form interwork, interferes with the role pressures from work and family domains and mutually incompatible in some respects (Greenhaus and Beutell 2011). Recently other definitions of work-family balance have emerged in the literature. Frone (2003) views work-family balance as a state where an individual's work and family lives experience little conflict while enjoying substantial facilities. Voydanoff (2005) conceptualizes work-family balance as "a global assessment that work resources meet

family demands and family resources meet work demands such that participation (should be effective in both domains) for a better result to be attain. Similarly, others view balance in terms of an individual's self-appraisal of effectiveness in, and satisfaction with, their work and family lives (Valcour, 2007).

Grzywacz and Carlson (2007) raised several concerns about existing conceptualizations of work-family balance.

They suggested that there was little-evidence indicating that adults think of work-family in terms of how well work related resources satisfy family related demands (or vice-versa) as Voydanoff (2005) suggested. They also raised several critiques about defining balance in terms of "satisfaction" like broader criticism of constructs based on hedonistic models, they challenged the value of viewing", questioning whether someone can really be characterized as having balance where their self-appraisal of effectiveness and satisfaction is unsubstantiated (there is little observable evidence of balance), or exists at the expense of another (e.g. a working wife who picks up the slack at home as her husband climbs the corporate ladder). Grzywacz and Carlson (2007) argued that a conceptualization of work-family balance that separates an individual's experience from social context where in it arises cannot capture the dynamic and complex realities of daily work and family life, and whether work and family are truly 'balanced'.

They further suggested that definitions of work-family balance based on satisfaction are inherently decontextualized and present a variety of theoretical and practical problems. theoretically, by defining work-family balance in terms of both effectiveness in, and satisfaction with work, and presumes that satisfaction inherently follows effectiveness, yet, evidence indicates only a modest association (Clarke et al, 2004). Grzywacz and Carlson (2007) therefore argued that researchers should uncouple effectiveness and satisfaction in definitions of work-family balance. Doing so enable researchers to

theorize about the extent to which individual and contextual circumstances impact effectiveness in the work and family domains and contribute to satisfaction with work and family. There are several practical problems that arise from conceptualizations of balance that focus on satisfaction. One practical problem is the challenges of designing systematic strategies to promote work family to balance, if it is in the eye of beholder,” there is also the potential problem of “victim blaming” if responsibility for poor work-family to balance should be placed on the individual’s shoulder, even though there are many social and structural factors that impede achieving balance.

To address the problems associated with existing conceptualizations, Grzywacz and Carlson (2007) suggested an alternative definition to work-family balance. Accomplishment of role-related expectations that are negotiated and shared between an individual and her role related partners in the work and family domains’ as to enhance progress for better health. There are several important features of this definitions, first, the proposed definition is valuable because it shifts the construct from the psychological domains into social and healthy domain, thereby making it observable and subject to observations. Next, there are no requirements imposed on how accomplishment of role-related responsibilities is achieved. This is valuable because it suggests that work-family balance is possible despite experiences in work/family clash.

Finally, the definition differs from others because neither effectiveness, nor overall performance in either the personal or professional sphere of life, is necessarily conditions for work-family balance. This feature is important because work/family balance does not meant that an individual is a “super star” in both the work and family domains. Rather, upholding mutually agreement upon responsibilities, in essence, meeting basic or core requirements of the role: it does not necessitate high levels of

effectiveness or performance. Defining work/family balance in terms of individual’s ability to accomplish socially negotiated role responsibilities at work and in family also has several compelling practical features for organizations. Foremost, such as definition is useful because it simplifies the work-family interface for organizations. Like Valcour (2007), we believe that the growing number of work-family constructions (e.g. time, strain, an behaviour-based work to family conflict, development, affective, and efficiency-based family to work enrichment) has helped to create a better understanding of the inter de-dencies between work and family, as well achieve better health. However, the proliferation of work-family constructs has diverted attention from the real concern confronting work adults: a desire to be engaged in both the personal and professional sphere of life.

By returning to thus basic point, the proposed definition of work-family balance provides organizations with a simple way of characterizing the work/family interface. Further, the definition of work-family balance offered by Grzywacz and Carlson (2007) is firmly grounded in adults; lived experience of the work-family interface. It is focused on the outcomes associated with balance rather than individual perceptions physically and mentally, and it is consistent with emergent, non-hierarchical interpretations of role theory (Marks and Mac Dernid 1996).

Working bank mothers and family life (Balance)

A variety of studies have shown that non-manual workers enjoy advantages over manual workers in terms of their life change. They are likely to enjoy higher standards of health, and to live longer, they are less likely to be convicted of criminal offences; they are more likely to own their own houses and a variety of consuming goods. Reid(2001) has complied many of these differences from a variety of statistical sources. Some examples

of the differences in working class life changes noted by Reid are as follows:

- (1) The children of unskilled manual workers are twice likely to die in the first 15 years of their life as the children of higher professional and managerial workers.
- (2) In 1993, men with unskilled and semi-skilled manual jobs had a life expectancy of 67.7 years. Whereas those with professional and managerial jobs had a life expectancy of 72.5 years.
- (3) In 1995, nearly four out of five children from the highest class (higher professional and managers) gained places on degree courses, compared to one in eight of those from unskilled manual backgrounds.
- (4) In 1994, 52 percent of those in professional and managerial families had been on holiday abroad, compared to just 6 percent of those of unskilled manual families.
- (5) In 1994 78 percent of those in the lowest social class lived in rented housing compared to 12 percent of those from the highest class. Many of these relative advantages or contributions come from the class mothers who are in wage employment having their most obvious material advantage of a higher income. According to the new earnings survey in (2001) the highest paid group were managers and administrators, with average gross annual pay of £38,107; professionals earnings averaged £30,874, whereas plant and machine operatives earned an average of £17,795 and other occupations (largely unskilled) earned £15,055 (Jenkins, 2002). Mother's today had become not only traditional workers but also modern workers. These modern works are characterized by the defined frame work and well structured, with and without the very social and economic structure which the kinship unit operates. These modern works do correlate and conflict with domestic obligations. Therefore are not easy for the mothers and calls for adjutants to lessen roles conflict.

In Nigeria because of modern living mothers work activities have increased while there are no commensurable improvement in the availability of facilities and amenities. In

early 1920 according to Egbue (2002) daily work for most mothers consisted of domestic related activities as well as agricultural production and processing; that were mostly performed around home as part of their responsibilities in home management. Much of these works are time and energy consuming.

Furthermore, those work only serve as supplements to mother's major task of home-making, which entails cooking food, cleaning, child-minding and the husband care etc. and all, well making craft, selling farm product are all part of their daily work. Seeing the all this tedium of mothers work, international labour organization dim it necessary that we should be better put in place.

Ilo (2000) expressed his view that "Mothers, especially those in rural area, suffer a number of predicaments, which are serious, health basic need perspective; long hours and arduous tasks and pregnancy impair their health and certainly reduce their productivity. Egbue (2000) stated that 60 percent of total Nigeria mothers are in rural areas. The environment where these mothers carryout their duties constitutes impediment to them. Also the environment of mothers in the urban center increasingly tended to resemble that of the mothers in the rural areas. This is as a result of wooly breakdown in maintenance of equipment such as pip-borne water electricity and roads as they are no longer reliable. More so, there are shortage, of fuel and gas and incessant strike by public sector worker.

Hence, modern family facilities such as refrigerators, Kerosene and gas cookers, grinder or blenders are nowhere to be found for urban mothers so as to facilitate enrich their works, due to generally low income and low purchasing power of the Nigerian currency (Egbue 2000). In addition, the work pressure of urban women is further heightened by the lack of assistance from extended family system, which usually tends to reduce some of the load of work like child caring. This is added to the fact that traditional notions of gender division of

labour are maintained in urban centers (Fapohunda,1998).

A very significant feature of mothers work in Nigeria is the fact that mothers do not limit themselves to the already difficult dual roles as aid in house hold works and income earning. An additional dimension engendered by the economic recession is the participation of many mothers in two or more separate activities addendum to the household task that they must have do which is still unpleasant to them. Mothers have seen that the workload is necessary in their bid to combat the negative manifest by economic recession on their families' health. In Weberian terms, the sort of evidence out linked above can be used to suggest that there is class. These class mothers also strive to make end meet despite their conflict dual roles, still enrichment and work/family balance is their "Target" (Hill, Kirkwood and Edmond 2004).

Married women bank workers and education

With respect to education, it has been found that education enhancement of persons being employed are high, when a married woman is educated, the chances of employments are high. There are however, divergent views on the relationship between education, employment and better home management (all round). Department for education and skills (2003) in their study of the factors affecting the nutrition and home management among the Nambes of Bayelsa found education to be positively associated with higher income earners with their skills whom were able to manage their homes and give them balance diet while less educated ones eat nothing and drink alcohol very well. According to their findings they opined that education calls for an increased sense of responsibilities and good health management especially in the family.

Writing on American Families, Gewiraze (2001) equally noted that "through being educated to the baccalaureate level, mothers acquire intellectual and aesthetic tastes, occupational and professional ambitions that

cause domestic roles to seem very dull and unrewarding. An effort will be made in this study to do analysis of problem drinking families with a view of finding out how many of them involved are educated working mothers who are in homes with husbands and children with the actual intention to make home and better welfare for the said family.

Married women bank workers and job satisfaction (Enrichment)

Findings established that work /family role conflict has significantly but negative effect on organizational benchmarks such as organizational commitment, absenteeism, mental health of personnel, job satisfaction, intention to quit among working mothers. More so, examined empirical facts revealed that under work/family enrichment has significant but positive influence on mental health of working mothers, for example Fernando, Mental health race and cultural Palgrave Basingstoke. Fernando (2002) found that Employed mothers were in better physical, mental and emotional health balance and were also happier (more satisfied) with their job than low income earners. They found that husbands of employed mothers' in-terms of role conflict were in content with marriage enrichment-they are consistent as there is finance to take care of the family health wise. They also tend to believe that mothers employment erode their husband's central position in the family Christian Research (London) in contrast, Religions trends (2003) are of the view that there is relationship between family and work career involvement of mothers and job satisfaction. That is to say that a mothers' marriage has little effect on the job discord and stress experienced by the employer.

More so, they found out that managers and executives (employers) whose workers "mothers" have the ability to engage in and meet responsibilities in both work and family domains needs more empirical facts to demonstrate balance. Therefore, to reduce role conflict for mothers (employer) should provide environment that allows individual

(mother's) to achieve balance. These mothers can do by spillover from work to family as marital responsibilities are waiting.

The point here is that no matter the direction of the relationship whether (negative or positive) will certainly influence the job satisfaction and family negatively or positively too. However, both work and family need to be balanced.

Married women bank workers and authority relations in the family (Power)

Authority (power) relationship between husbands and wives is one of the major sources of conflict while viewed authority which is reoffered to as power (in mild familial terms) as the extent to which one parent decides over the other parent's behaviour more than the other way round (Bob, 2002). Dahrendorf (1996) viewed it as a legitimate relation of domination and subjection which extracts compliance from the person in a subordinate position. Authority structure within Africa families is based on the norms, belief and culture, which clearly legitimize the husband's position as head of the family and thus requires that respect and deference be accorded him.

Power/Authority involves making decisions which may have effects on others. The question has been asked before, whether a wife's earning of income, especially at a higher level, erodes the husband's traditional authority position, particularly since she may become less dependent on her husband. Chomsky (2003) in the earlier studies on this issue were based on Chomsky's more theoretical work. This theory holds that resources of husband and wife determine their relative power in decision making. USA has supported numerous regimes which have carried out extreme violations of human rights for example, General Suharto's regime in Indonesia.

Hence, such studies done in US and Western countries like those of U.S.A. contribute to support claims for democracy for distortion of the truth, so, its claim to support freedom for all, and had similar findings that status

and power of wife (working or not) within the family increase vis-à-vis that the husband when wife (working mother) as a wage earner; employed mothers customarily exercise more influence in family decision making, and that husbands perceive the shift to the two earners in family as a loss of status and power for themselves or is it seen as contributions or family support? The point to be noted here is that from both USA and US/Western points of view and researchers, it is found that employment especially in high level generally gives a mother an advantage over the low income earners with respect in decision making.

Mother's power increased vis-à-vis her husband's because: By her employment, the mother obtains control of a certain amount of money, thus gaining greater control over financial decision making. This financial control may also enable her to gain more extensive family power. Furthermore, because she is working and earning money, she gains a new concept of her own worth and thus becomes more assertive. In short, both the husband and the wife are more likely to accept the legitimacy of the working mother's claim to power. Surprisingly, his hypotheses received little support, in spite of the strength of the theory and the dominance of theories predicting such a relationship so weak was the positive relationship ($\chi^2 = 2.48$) between mother's employment status and power that is completely disappeared when the samples higher of working and lower working mothers were matched according to husband's occupation, number of children under thirteen and whether the mother's shared male dominance ideology so deeply embedded in American culture acts as a counter force to the pressure, exerted by the mother's employment, thereby trying to maintain the status quo in family relationship., in effect, the ideology could even lead the mother to become actually less dominant than before in order to compensate for the threat offered by the sheer fact of her employment, the above findings by Sklair (2003) might be applicable to Nigeria

because of the equally prevailing male dominance ideology also deeply embedded in Nigerian tradition.

Now, considering the situation in Africa and other their world countries, some differences are identified.

These related family authority to the patrilineal/ matrilineal distinction where authority resides with the father (Patrilineal) or mother's brother (Matrilineal). For example, in Nicaragua in the 1980s, study Peruvian working families found that power and authority are organized on the bases of gender which define mother's as men's dependent's; that husband have power over mother's and from the religious point of view, husband's should be in charge' because he was created to command in short, patriarchy was the dominant system there. Lester (2003) studies on Zimbabwe civil servants and middle-class matrilineal families respectively supported the resource theory Chomsky, (2003). However, studies done on Nigerian families showed different findings, for example, Barnisaye and Oyediran (2004) found unequal distribution of power between men and women in Lagos, with husband being more dominant in decision making. The author noted that, though there were slight differences in the degree of adherence to male dominance ideology-with men in a lower income group insisting more this ideology-Yoruba wives even with high educational level and high earning power were traditionally (cultural) expected to show deference to their husbands by kneeling down. This pointed to the traditional or cultural family power structure.

However, from the above studies, there is certain amount of evidence that the employment of mothers confers on them some power in decision making, albeit, limited power (Enolden 2000 and Anikpo 2000). None the less, they are still constrained by societal norms which place mothers in a subordinate position vis-à-vis their husbands. Thus, indications that people are beginning to feel that since when are

contributing financially towards the running of the home (bread winning a job) they should as well share in decision making with their men (fathers). Therefore, the research will investigate effect of working mothers Contribution on the (Health) needs and general well-being of the family.

Married women bank workers and income effects on role conflicts (Influence)

Conflict in role arising from the dual roles of a mother as it is said, lead not only to social and psychological problems for different family members, issue and reasons, but is capable of contributing to coronary diseases on the part of the mother (Agbekwuru, 2000). FGN (2000) stated that to make women participate in national development, institutional credit source shall be strengthened to create special revolving loan fund for women not be discriminated from or against in the implementation of the 1979 land use Act. The government further stressed that the Nigerian constitution is explicit on government aspiration that all citizen be treated as equal under law. These aspirations are limited on the fulfillment because of the complexity of the tripartite system of laws/statutory, customary and the Sharia) which are sometimes contradictory. There is need for harmonization and legislative protection for vulnerable mothers.

The national policy on working mothers is a gate way for instituting stable system; they thereby take up Hall's identified roles of a mother. In this case Hall (1992) referred this as "sub-identifies" For Hall, identity is a person's perception of himself as exactly relates to the environment while sub-identities refers to that aspect of the total identity of a person engaged in, i.e. is a person's behaviour in a given role situation. In line with Adefarsim (1999) observations that in order to change a country's vision and its sense of direction, the people orientations has to be change. According to NGO (2001) in reaching all the people, women should be reach first since they influence the children,

family and society at large (Nation). Adefarsin (1995) views on role process, which states it consists of a set of structural (socio-cultural) demands and satisfaction being placed on individual in a given social position. Adefarsin also recalled Hall's four major roles of the working mothers:

1. Wife (or wife sub-identity)
2. Employee role.
3. Mother role
4. wife/self- employee role

Sub-identify has been taken care of above. Employee role, are those responsibilities of the mother employed in an organizational sector (formal), mother in her home such as childcare, husband care etc. House wife self-employed role includes doing all the housekeeping chores, all these roles presents a picture of a chronic conflict of role and requires huge fund to face it out else. For example, the conflict a working mother experiences between her employer's expectations as worker and her children's expectations as a mother (role interference) and (role interface) is greater than the disagreement she may have experienced within the set of expectations her children may have her as mother (intra role conflict) inter role conflict usually involve overload (too many things to do) and competition for the working mother's time now becomes a scare commodity.

Onisore (2000) in his comment air his view that "there is nothing wrong with educating a mother and securing job for her" He further stated that the only effect on children husband and family is that she may be working during the time they would prefer her to spend at home with them. In this study of work/family conflict, Onisore(2000) emphasized that role conflict will be experienced differently by families depending on how they allocate employment and family role.

Role conflict was operationalized by Onisore (2000), Frone (1996 and Frone (1997) as:

- (i) Over-load-excessive demands on one's time and energy in

performance of the prescribed activities of dual ones.

- (ii) Interference from family to work-the hindering of the performance of office work by family responsibilities, like child's ill-health.

- (iii) Interference from work to family-office work impeding the performance of family duties, e.g. long hour at work that sometimes results to work positive spillover (Frone, 1996; Frone,1997).

Mayoret al (2002) "job strain" or "depression" found significant correlations between work-family conflict and somatic complaints as well as depression. Madaen and Miller (2005) found significant relationships. Also there are model which holds that jobs with similar demands or expectations may differ substantially in the degree of stress generated by virtue of the degree of individual control over the situation. It was found that people with higher perceived control over their situation, have lower levels of role conflicts. In other word role conflict is reduced when a working mother feels she has control over her work and family domain's demands.

Hence, both work-to-family and family to work in the present studies persuade evidence that both work-family enrichment and work-family conflict are related either favourable (enrichment) or unfavourable (conflict) to health outcome to the family domain, this may affect mother's contribution to the family health needs and general well-being.

Married women bank workers and family health | wellbeing management (Welfare)

This refers to work without the rigid work time schedule nor structure, since is business as usually, run by the owner (the mother) who is answerable to no one but herself. Mother in this situation can adjust their work schedule to accommodate the family duties because it

is ours. The pressure of work overload can be easy at this point.

The emphasis of this work covers the incidence of role conflict within two occupational groups (house chores and office), thus the consequences as regards mothers' health. The workers have included petty cleaners, messengers, contractors, artisans, distributors, supplies etc and their business must be outside their homes. These mothers are referred to as "low-income earner" (LIE), yet they expected to give their home proper health attention and care as regards welfare.

Hence, they health management despite their conflictive nature of the work while men were considered the principally sole breadwinners in the society. Mothers made sacrifices to enhance husbands' career thereby involving themselves in conflictive conditions which affect the family health wise, therefore importance of mothers' health cannot be over emphasized.

Conclusion

The main impression which formed the background of this work is that the involvement of wives in paid employment outside the home tends to be dangerous. This work shows that employment of women outside the home has both positive and negative impacts on health and well-being of the family. Multiple work roles by women are veritable sources of problems on women. However, extra income from women bank workers employment contributes to the improvement of the family income, health and well-being and so is beneficial. Thus, mothers' employment contributes positively towards the improvement of family finances and therefore, to the health and well-being of the entire family. Education acts as a force and empowers women to take informed decisions on appropriate health care and nutrition for family members. In conclusion, there is every need to promote the

efforts of employed women through the provision of adequate health and welfare services for them and their children in order to enhance their productivity and reduce their inherent psychological and physical health problems associated with their employment.

References.

- Adefarism, U. (1999). *Issues in community development and women perspectives* London: Princeton University Press.
- Adeboye, J., Akinjide, H. Collins, N. and George, C. et al (2003). *Psychological Foundation*, Ibadan: Heinemann Nig. Educational Books Ltd.
- Anderson, C.R. (1991). *Your Guide to Health education*: London: London press.
- Agbekwuru, C. (2000). *Women education and employment* Nsukka: Friday Publishing Company
- Aloy, D. (2001). Liberate the dark minds form barbarisim and ideology, *African Journal of Education*: Vol 2 No 5.
- Allen, A. (2011). *The sociology of Health and Medicine*, Cambridge policy press.
- Anikpo. C. (2000) and Enolden, D. (2000). *Socio-psychological factors Influencing education of non literal rural women in Igbo land*. Nsukka: Idega Publishers.
- Barnisaye, C and Oyediran B.A. (2004). *Nigerian women in historical perspective*: Ibadn; Shankort Book craft.
- Berinsky A. (2008). *Survey non-response*, In W. Donsbach and M.N. Trangoli (eds), *the sage: handbook of public opinion research*, thousand Oaks C.A. Sage vol. 2 No. 1

- Chomsky, N. (2003). *Power and terror: Post 9/11 Talks and interviews*. New York: Seven stories press.
- Clarke, M.C. Koch, L.C. and Hill, E.J. (2004). Work/family balance and fit. Family and interface consumer sciences research. *Journal of Management Science*. Vol. 3 (4.)
- Corporate Voices for Working Families (2006). *Workplace flexibility for lower wage workers*, Boston, MA.
- Dahrendorf, F. (1989). *Class and class conflict in an industrial society*, London: Routledge and Kegan, Paul.
- Denise, P. (2004). The roles and duties of women in the family setting: International Journal of social sciences VOL. 1 NO. 5.
- Egbue, N.G. (2000). "Women's work: Influences of household division of labour" in Nnamdi Azikiwe University, Awka *Journal of Sociology* vol. 1 (1)
- Emencheta, C. (2000). *Conflict and community*. New York: T.S. Simpson and co.
- Emuakpor, L.E. (1991). "Mothers Problems are so many. Sunday daily times June 5.
- Encyclopedic world dictionary (3rd Edition) London: Cox and Wyman Ltd.
- Ezeani, E and Elekwa, G. (2001). Abolishing Gender Bais, through newspaper, reporting Seminar paper in Nigeria women and national development an annual conference at college of education. Women association.
- Farnando, U. (2002). *Mental health race and culture*. Pol-pave: Basing stoke press.
- Fapohaunda, F. (1998). "Women and work in Nigeria factors affecting modern sector employment in Damachi, U.G et al (ed); Human department for education and skills (2003)
- Fashoyin, T. (2003). *Industrial relations in Nigeria*, Lagos: Development Press limited
- F.G.N (2000). Nigeria Federal Government! *Federal Ministry of Women affairs Lagos, and Youth development*, Lagos.
- Flippo, E.B. (2005). "Feeling of adjustment" An employment mother in American Chicago: Rand Mcrally.
- Frone, M.R. et al (2000). Development and testing an integrative model of the work and family interface. *Journal of vocational behaviour Vay dan off*. Vol. 1 no. 4
- Frone, M.R. (2003). *Work and family balance in: Quck, J.C. Tetrick, L.E, editors, Handbook of occupational health psychology*. Washington O.C.: American Press Association.
- Genesis chapter 2 vers 22-23 (Standard Reversed Edition)
- Genesis chapter 3 vers 16 (King James)
- Gewriaze, S. (2001) Cloning the Blairs: New labours programmer for the reconsiliazation of work-class parents. *Journal of education policy* Vol. 16 No. 4.
- Gold Stein, H. (1987). Gender bias and test norms in educational selection' (ed) in M. Arnot, *Journal of Humanities Review*. 2 (5)
- Greenhaus J.H. and Allen T. (2001). *Handbook of occupational health psychology to work/family balance*. Athen: Exploration Press.
- Grazywacz, J.C. Carlson, D.S, and Kacmar K.M. and Wayne, J.H. (2007). A multi-level perspective on the synergies between work and family.

Journal of occupational and organizational Psychology.

- Grzywacz J.G. (2000). Work and family interference critical analysis of role conflict. *Journal of Behavioural research.* Vol. 2 No. 2
- Hall, S. (1996). *Critical dialogue in cultural studies*: London Routledge
- Ivan, R. et al (2001). "World power employment paper presented in labour and population" Switzerland: No. 3 Geneva Press Lane
- Jenkins, P. (2002). *Infant care: a process in development.* New York: Praeger Publisher.
- Kadis, A. (1999). "Job and Personal factors in Work family Conflict" *The Guardian* October.
- Keene, J.R. and Quadargno, J. (2004). Oredictors of perceived work/family balance: gender difference and gender similarity. *Sociological perspective*: London: Macmillan
- Kossek E.E. and Ozeki, C. and Allen et al (2000). Relationship. A review and directions for organizational behaviour- human resources research. *Journal of Applied Psychology*, Enugu: center of elegancy.
- Lester, R. (2003). *Back of the family, family policies and politics under the old and new poverty.* Tag challenge for reform. London: Rivers Organ Press.
- Malcooskui, E. (1998). *History and Nigerian policy on education in world perceptive.* Ibadan: AMD publishing.
- Magistrate High Court (2011). High Court record on wage working divorcees in Enugu State.
- Mayor, A (2002). "Job strain a resultant effect in Paid Job's school of information studies. (2002) online panels for social science research. *An Introduction to the study response project (technical report.* No. 13301:www.study response.com.
- Martins, H (2002). "Society, family and individual perception on bride price. New York: Noe Publications.
- Marks, S.R. and Mac Demid, S.M. (2000). Multiple roles and self: A theory of role balance. *Journal of marriage and the family.* U.S. union press.
- Oxford Advanced Learner's Dictionary (6th edition)
- Powell, C. (2007). Socio-economic status and enrichment. *Journal of behavioural research.* Jenin publisher's company Co.
- Rayner, N. (2004). *Nanny and house help issues, Educational psychology in changing world.* London: George and un-win Pub. Ltd.
- Religious trend 3 (2003). *Clariterion research* London.
- Scott, A. (2000). *Risk society or Angst society? Two views of risk consciousness and community* in B. Adam's et al (eds) New York Broklyln.
- Sklair, A (2003). *Maternal deprivation: the research and its implications.* Great Britain: Virago Press Ltd
- Spector, K., Greenhaus, C. and Allen, J (2006). *Poverty a functional social issue,* London: Routhledge.
- Sulliaman, A (2001). Cultural capital and educational attainment sociology vol. No. 4 November.
- Valcour, C. (2007). The silence endurance. Cairo UNICEF and population Commission.

Voydanoff, I. (2005). *Work and Home: Image in mass media*. New York: Oxford University Press.

Wayne, W., Musisca and Fieeson et al (2004). *Psychology, themes and variation 5th(ed)* Belmont: Wordsworth Thomson learning report. P.d.t.

World Health Organisation (2006). "*Health by the people and for the people*" Sept-Oct. Write up.