

The work-life balance of working mothers in Nigeria: the moderating role of culture

Abstract

This study examines the work-life balance of working mothers in Nigeria, focusing on the mediating role of culture. Using a secondary qualitative research approach, the study focuses on the nature of the work-life balance of working mothers in the Nigerian banking and healthcare sectors, the prevalent culture in the work environment of the working mothers, and the working hours in the banking and healthcare sectors. The findings reveal a prevalent culture of long working hours, a required physical presence in the workplace, a high workload, high pressure, and a lack of flexibility in both sectors. Moreover, a lack of adequate support from professional and personal networks hampers the achievement of work-life balance for working mothers in the understudied sectors. In addition, the sociocultural influences (i.e. patriarchy, high power distance, and religious norms) that affect how women are perceived, which lead to gender stereotypes and unequal gendered roles, have significant implications for the gendered nature of work-life balance in Nigeria. Some recommendations are made in light of the findings. Prominent among them is the need for the Nigerian government, employers, and other relevant authorities to implement policies aimed at addressing the inability of working mothers to achieve work-life balance in the Nigerian banking and healthcare sectors and to make it more flexible for working mothers.

Keywords: Work-life balance, working mothers, culture, Nigeria

Introduction

The term ‘work-life balance’ refers to an employee’s ability to successfully their negotiate work-related duties with their family and other non-work chores and activities (Greenhaus et al., 2006). For example, working mothers’ work-life balance entails several roles of paid employment and non-paid job-related obligations, which frequently impact each other (Wilkinson, Tomlinson and Gardiner, 2019). The rules of work-life balance guarantee that employees alter their employment schedules to balance their paid work and other non-paid work-related activities (Loder, 2019). A working mother’s work-life balance refers to how she strikes a balance between her responsibilities at home and at work. It is difficult to balance a work life with the demanding household obligations of a mother (Akanji et al., 2022). A mother is traditionally expected to perform basic household duties, including housekeeping, cooking for the family, washing the dishes, and childcare, among other things. Consequently, juggling multiple responsibilities results in enormous strain on mothers who also have to meet the demands of their paid jobs (Epie, 2019; Adisa et al., 2021).

The work-life balance of working mothers in the Nigerian banking and healthcare sectors is such that a mother must struggle to manage her limited time effectively to perform her domestic responsibilities as a wife and her responsibilities as an employee (Mordi et al., 2013; Adisa et al., 2017; Epie, 2019). Given the nature of the banking and medical professions in Nigeria and the principal obligations expected of a mother, a mother must spend her time wisely to satisfy both domestic tasks at home and the same demanding position at work (Loder, 2019). Furthermore, current literature on the issue indicates that appropriate working hours are essential for a mother to obtain and manage her work-life balance (Emslie and Hunt, 2019; Adisa et al., 2021). Against this backdrop, in this study, we examine the work-life balance of working mothers in Nigeria, focusing on the mediating role of culture. Therefore, we focus on the nature of the work-life balance of working mothers in the Nigerian banking and healthcare

sectors as well as on the prevalent culture in the work environment of working mothers. The main priority of this study is to fill the research gap in the literature and add more value to the research topic. In addition, we make valuable contributions towards understanding the mediating role of culture regarding the work-life balance of working mothers in these sectors. The study is thus justified by the existing research and relative knowledge of the work-life balance of working mothers in Nigeria. This study stands to benefit working mothers in both sectors and other sectors of the economy, academics, business researchers, policymakers, entrepreneurs, employees, employers, and multinational corporations, among others. The topic is further justified by the urgent need for working mothers to effectively balance work life with domestic duties.

Understanding the concept of work-life balance

According to the extant research, flexible working patterns only improve work-life balance (Adisa, Gbadamosi and Obabutey, 2020). The term ‘work-life balance’ refers to achieving a sufficient level of satisfaction at work and at home by attentive participation in multiple roles with considerable time commitments and levels of involvement (Wood et al., 2020). According to De Bruin and Dupuis (2018), the importance of work-life balance for an employee has stretched over 20 years, and quantifiable improvements have directly exacerbated the problems. Moreover, because of the dynamic nature of today’s business environment and the influence of advanced technology, paid work is becoming increasingly complicated, putting employees under immense pressure to fulfil specific quality requirements in the shortest amount of time feasible – and with fewer resources (Hosie, Forster and Servatos, 2019). As a result, there have been alterations in the required normal working hours to provide flexible work arrangements (e.g. shift work, compressed hours, and job sharing) to accommodate workers’ needs (Brauner et al., 2019; Alonso-Domínguez et al., 2020). In fact, following calls for reduced working hours and more time for leisure (Veal, 2020), there has been an increased

demand for organisations to promote a four-day work week (Laker and Roulet, 2019; Bouwmeester et al., 2021). Additionally, the workforce no longer reflects the predominately male workforce. Women are increasingly entering traditionally male-dominated occupational fields (Bishu and Headley, 2020; Adisa et al., 2021). Furthermore, as a result of globalisation, there is a widely distributed representation among the many civilisations of the world. The existence of dual-career spouses is no longer news (Adisa et al., 2017; Crawford et al., 2019). Another significant trend in today's workplace demographics is the multi-generational feature since many young individuals now work alongside older people (Le et al., 2020). Moreover, legal frameworks and litigation costs have affected and prompted a revision of employment contracts to reflect a programme initiative for employee wellbeing, stress issues, and job satisfaction (Greenhaus and Powell, 2006).

According to Ade (2019), the link between people management and organisational success has increased management's interest in work-life balance. Furthermore, given the predicted scarcity of skills, the quality of employee recruitment and retention that may serve as a true competitive advantage would be strongly affected by accessible work-life balance possibilities and initiatives. Therefore, in order to effectively manage work-life balance, organisations must effectively integrate employees' work and non-work roles. This must be done without jeopardising institutional goals and with a reduction in the negative effects of multiple-role conflict, stress, and job dissatisfaction (De Bruin and Dupuis, 2018). Organisations have begun attempts to attain an acceptable degree of employee work-life balance by implementing various programme policies and programmes that address employee demands in both work and non-work roles (Hacker and Doolen, 2018; Hyman and Summers, 2017). These rules and efforts have aimed to expand the flexibility with which individuals do their job duties while also allowing them to operate significantly in their non-work environment. The literature also discusses the significance of formal and informal assistance in achieving work-life balance.

For instance, scholars have argued that support from co-workers, supervisors, and management is essential for working mothers to maintain a work-life balance (Okonkwo, 2012; Emslie and Hunt, 2019). Management support refers to interventions provided by organisations to ensure that a working mother's needs, in terms of her wellbeing and socioemotional support, are satisfied in order for her to balance her work and non-work life (Wilkinson, Tomlinson, and Gardiner, 2019). Furthermore, supervisor assistance includes expressions of concern by managers to boost employees' wellbeing and work-life balance.

Conceptualising culture: national and organisational culture

One common use of culture in mobilising support is the concept of human identity. People's cultural bonds and the groups to which they belong are defined by national culture (Smale et al., 2019). National cultural identity is a fixed property within mobilisation methods that shields a nation from those battling for the same resources, power, or prestige (Brough et al., 2020). Financial institutions often place a premium on national culture to boost social cohesiveness, national awareness, and nation-building. A problem arises when there is a need to combine different national cultures into a single national culture, like Nigeria, which has over 250 ethnic groups (National Bureau of Statistics, 2021). According to extant research, cultural identity and national identity can coexist (Lewis and Beauregard, 2018), particularly in ways that support work-life balance (Fan et al., 2021). Indeed, success stories from peaceful communities worldwide highlight the stunning results of their peaceful coexistence. Acceptance of cultural identity as a part of national identity fosters dynamic relationships, creativity, critical thinking, and acceptance of the past as a shared legacy and the future as a shared hope (Elbadawi and Sambanis, 2000). National governments that suppress cultural identity or refuse to address injustices can lead to resistance, conflict, and even civil war. Recognising cultural identities through proportionate representation in institutional structures entrenches cultural identities and does not encourage national integration (Edewor et al., 2014). Moreover, certain cultural

characteristics, such as those that are prevalent in a collectivist society, may positively and negatively affect the achievement of work-life balance. On the positive side, members of collectivist societies aid one another in such a way that family members and friends may be involved in supporting parents with childcare obligations and domestic chores. On the negative side, collectivist societies can make it difficult for individuals to make independent decisions regarding their families and careers. This can result in a person lacking confidence or the inability to express themselves, especially the minorities (e.g. women) (Lewis and Beauregard, 2018; Smale et al., 2019). Additionally, in national cultures in which patriarchy is prevalent, women often suffer career regression due to the cultural norms and beliefs that regard men as breadwinners and women as homemakers, restricting women's roles to the home (Adisa et al., 2017; Akanji et al., 2022).

Furthermore, Davis (2019) asserts that an organisation's culture is the collection of ideas and expectations shared by its members, which establish norms that govern behaviour. Behaviour takes the shape of action styles, which often mirror previous effective reactions. An organisation's culture bonds it together and distinguishes it from other groupings. Organisational cultures lack the broad connections that help shape how we see ourselves in relation to others, making them less comprehensive. This disadvantage is further evidence that organisational cultures shift, yet people may quickly adapt and change in response to new stimuli, motivations, or relationships (Hogan and Coote, 2014). A work environment that supports a family-friendly workplace culture shapes perceptions of favourable work-family cultures (Heras et al., 2021). Employees are more likely to feel invigorated and driven to work in an environment in which they are not under time constraints to finish their tasks and are encouraged to prioritise their families (Bakker and Demerouti, 2014). A lack of pressure to prioritise work over family or adhere to strict deadlines at work indicates a flexible work environment that supports family life and provides access to family-supportive services.

Employees have the freedom and discretion to manage the time demands their workplace places on them in such situations. As a result, they are unlikely to feel that they have run out of personal resources (time, energy, positive affect, and emotions) (Adisa et al., 2021; Lekchiri and Eversole, 2021).

The dynamics of national and organisational culture differ across regions. For instance, the prevalent culture in northern Nigeria is that some women are not allowed to work or engage in paid employment in line with their culture and tradition. Their culture is such that a woman's primary responsibility is to perform the domestic tasks at home, while men must engage in gainful employment and other productive activities (Schildkrout, 2019). Women are therefore restricted to their primary responsibilities of household management and childcare, making it difficult for them to participate in creative and other commercial or economic activities that create revenue (Okonkwo, 2019). Contrastingly, in southern Nigeria, most women freely participate in economic, commercial, and productive activities. Specifically, in the southeast region, women play a crucial role in the family by actively participating in domestic duties and paid work to support their husbands in providing for the family's needs, including raising children and performing other necessary household tasks. She contributes financially and otherwise towards the children's upbringing and the family's growth (Okonkwo, 2019).

Essentially, understanding organisational culture is a collective mental training that separates members of one group from members of another (Hofstede, 1991). Organisational culture is a deep and complicated aspect of an organisation that may significantly impact its members (Choi and Scott, 2008). Workplace customs and rules also shape interactions between employers and employees (Alfarran et al., 2018). According to Schein (1985), the term, 'organisational culture' refers to broadly accepted ideas and assumptions that are firmly ingrained in an organisation and that individuals acquire through time as they solve challenges. Employees in the banking industry work longer hours than those in other professions, which

might limit their ability to participate in extracurricular activities (Mordi et al., 2013; Ojo et al., 2014). In fact, the culture of long working hours is widely seen as a need to demonstrate organisational commitment in the expectation of favourable opportunities for career progression (Adisa et al., 2017). In sum, the extant literature reveals that culture plays a significant role in shaping the experiences of individuals in their quest for work-life balance. Against this backdrop, it is essential to understand how culture shapes the work-life balance of working mothers in a developing country like Nigeria.

Research methodology

To address the research aim, we conducted an integrative review to identify studies (especially empirical studies) relevant to working mothers' work-life balance in Nigeria. This review allowed us to synthesise some extant findings and learn valuable lessons for the future. Initially, we searched for peer-reviewed articles on Google Scholar that included terms such as 'work-life balance of working mothers in Nigeria', 'work-life balance of female workers in Nigeria', 'work-life balance of dual-earner couples in Nigeria,, and 'gendered perceptions of work-life balance in Nigeria' in the titles, abstracts, or keywords. Afterwards, as part of the inclusion/exclusion criteria, we excluded studies that did not include the experiences of working women in the Nigerian banking and healthcare sectors. We reviewed only full-length peer-reviewed academic articles published in the English language. Given that the work-life balance of working women in Nigeria is an emerging issue, we conducted a targeted search for selected peer-reviewed articles between 2000 and 2022. However, there is a significant lack of research on the phenomenon, as the majority of the studies published were not peer reviewed. Most of the studies included in our research were published in reputable journals such as Employee Relations, Personnel Review, Career Development International, and Thunderbird International Business Review. We then each carefully read the selected articles and coded the variables by focusing on their findings, allowing us to determine the relevant themes.

Presentation of findings and discussion

From our analysis of the extant literature on the work-life balance of working mothers (bankers and medical professionals) in Nigeria, three themes emerge that encapsulate their experiences.

Theme 1: The nature of the work-life balance of working mothers in the Nigerian banking and healthcare sectors

The literature shows that long working hours is a prevalent culture in both the banking and healthcare sectors in Nigeria. For instance, Adisa et al. (2017) found that many Nigerian doctors confirmed that they work up to 72 hours per – and some work up to 94 hours per week. In the banking sector, working hours are recorded as being between 60 and 70 hours per week, and sometimes, bank workers work even 6–7 days a week (Mordi et al., 2013). In fact, there is reason to believe that medical professionals and bankers have been trained to accept long working hours as an embedded culture of their professions, which shows how much they are loyal and dedicated to their jobs and that they are resilient, despite the challenges they face (Ojo et al., 2014; Adisa et al., 2017).

Despite having a longstanding reputation for prestige in Nigeria, working in banking or medicine presents several challenges. For instance, both professions are renowned for the enormously high workload and pressure due to the crucial services they render in the Nigerian economy (Mordi et al., 2013; Mushfiqur et al., 2018). The strain (both physical and mental) of these professions renders employees incapable of fulfilling and unwilling to fulfil their familial responsibilities. In particular, working women in these professions often suffer fatigue, burnout, and work-life conflict because they are juggling multiple roles (Adisa et al., 2017; Mushfiqur et al., 2018). Many of the female participants in these studies often express how challenging and overwhelming it is to balance having children with working a full-time job.

Working mothers in these professions risk experiencing low job satisfaction; high turnover intentions; declining physical and mental wellbeing; strained spousal relationships; and a lack

of time for raising children as a result of working long, irregular hours and of the high pressure they face at work (Mordi et al., 2013; Adisa et al., 2016). In fact, in Mordi et al.'s (2013) study, the majority of banks were found to have a covert rule prohibiting early-career female managers from getting married and, if they were, from becoming pregnant. Due to the perception that married women and those with children are considered unreliable because of increasing periods of leave (especially sick and compassionate leave), there have been instances in which women have been asked about their marital status and the number of their children when they applied for jobs or training opportunities. This situation has frequently resulted in unfavourable decisions being made against them (Mordi et al., 2013).

Furthermore, given the low level of adoption of technology in Nigeria compared to other emerging and developed countries, working in the banking or medical sector promotes the traditional culture of being physically present in the workplace (Adisa et al., 2017). This requirement has often exacerbated problems for professionals in these sectors who have to deal with high commuting costs, long commuting hours (due to the poor-quality transport networks), and unsafe working environment, among others (Adisa et al., 2017; Mushfiqur et al., 2018). In addition, the Nigerian banking sector is particularly known for its high level of presenteeism despite its known consequences, such as low employee engagement, low productivity, and declining health and wellbeing (Mordi et al., 2013). Inadvertently, the result of the inflexible working style in both sectors has led to working women finding it challenging to manage their work-life balance.

Theme 2: The nature of the support for the work-life balance of working mothers in the Nigerian banking and healthcare sectors

Managing work-life balance requires support from both internal and external networks. The literature reveals five main types of support that are available to working mothers in Nigeria. First, organisational or management support remains one of the most cited sources of support

for managing work-life balance. This is the kind of assistance that employees receive from management to help them manage their work and non-work responsibilities. According to Eisenberger et al. (2002), such support refers to the extent to which management values the contributions of its workers and permits them to apply work-life balance policies in order to promote their welfare and organisational success. Therefore, organisations that build a supportive culture for their employees are bound to gain positive employee and business outcomes.

Studies show that compared to developed countries, developing countries like Nigeria have very limited organisational or management support for work-life balance. For instance, in the Nigerian banking sector, Ojo et al. (2014) found that work-life balance initiatives were only limited to study leave, maternity leave, and organisation-provided childcare (a crèche). In addition, Mordi et al. (2013) found that some banks also provide casual and sabbatical leave. In both studies, bankers did not have access to job sharing, part-time work, compressed working hours, annualised hours, and paternity leave. Medical professionals also have limited access to work-life balance initiatives, including annual leave, maternity leave, study leave, and shift work (Adisa et al., 2017; Awosoga et al., 2022). A common feature in both sectors is the lack of awareness of work-life balance initiatives due to a lack of communication from management. Some employees felt that by repeatedly asking for flexible work schedules or other work-life balance options, they were jeopardising their careers by giving the impression that they are unmotivated and unprofessional (Adisa et al., 2017).

Second, support from supervisors and managers has been deemed crucial for achieving work-life balance. Given that employees feel closer to their supervisors and line managers than upper management, they expect a significant level of support from them. However, in both sectors, employees (especially working mothers) often find it difficult to approach their line managers and supervisors to seek help or negotiate better working conditions. For instance, Adisa et al.

(2017) cited the influence of high power distance and the hierarchical culture – mostly leading to employees referring to their superiors as ‘mini gods’ – that causes employees to become apprehensive in terms of requesting flexible working arrangements. These views are also shared by Ojo et al. (2014) and Mushfiquir et al. (2018) as leading to unsupportive workplace environments and a culture that breeds a lack of motivation among employees.

Third, considering the collectivist culture in Nigeria, employees depend on the support of fellow colleagues to manage their work-life balance. However, it appears that in both sectors, the nature of the work (as described in the first theme) discourages colleagues or co-workers from rendering adequate support. For instance, in Adisa et al.’s (2017) study, the results demonstrate that doctors complain about their co-workers who frequently employ flexible working arrangements since they will be required to cover for their absent colleagues. Colleagues who experience an increase in their workload as a result of these arrangements become unsympathetic or unsupportive of the doctors who do employ these initiatives, especially if they frequently have to cover their absences. In another study, Mushfiquir et al. (2018) discovered that people’s stress levels and workloads prevent them from supporting co-workers, which negatively impacts the ability of co-workers to assist in managing work-life balance efficiently.

Fourth, the government’s role in ensuring decent work and employee wellbeing is a critical factor in managing work-life balance. For instance, Onwuegbuna et al. (2022) argue that maintaining and enhancing peoples’ safety and quality of life is part of governance. It is a collaborative process that outlines the coordinated efforts made by all levels of government to guarantee that the populace lives in security and enjoys a reasonable standard of living. They contend that the government must make it a necessity for public services (e.g. healthcare sector) and private organisations (e.g. the banking sector) to embrace and enhance the digital revolutions in areas like work-life balance, teleworking, flexible scheduling, and workplace

health and safety for the best possible service delivery. In addition, some studies (e.g. Mordi et al., 2013; Ojo et al., 2014; Adisa et al., 2016; Mushfiquir et al., 2018) have recommended that the Nigerian government must revise its laws on employment relations, particularly workers' rights to flexible working arrangements that support their wellbeing and ability to manage their work-life balance. Where these laws are amended and implemented across organisations, they may significantly reduce the level of work-life conflict, especially in the healthcare and banking sectors.

Lastly, informal support from family and friends is another crucial form of support that allows individuals to manage their work and non-work obligations. For instance, in a study that examines the coping strategies implemented by working mothers in Lagos (Nigeria), Adisa et al. (2016) found that managing work commitments and family obligations is made easier by relying on extended family members for help. These social networks or ties are frequently relied upon to help working women with their domestic duties, particularly childcare. Spousal support is also essential for managing work-life balance; however, in Nigeria, working women often lack support from their spouses due to cultural beliefs and norms that prevent men from undertaking domestic duties (Adisa et al., 2019).

Theme 3: Sociocultural influences on the work-life balance of working mothers in the Nigerian banking and healthcare sectors

As mentioned, culture plays a significant role in shaping the experiences of individuals in achieving work-life balance. In Nigeria, the sociocultural norms are different from those found in developed countries. For instance, the level of egalitarianism is low in Nigeria compared to the UK, the US, Canada, and some European countries (McDaniel, 2008; Akanji et al., 2020; Adisa, Adekoya and Okoya, 2021). A key feature of Nigerian society is 'patriarchy', which permeates every aspect of life (Nwagbara, 2020a). For instance, Adisa et al. (2019, p. 25) found that 'male dominance and excessive subordination of females; domestic and gender-based

division of labour; and higher patriarchal proclivities among men... are deeply ingrained in the Nigerian culture'. They note that the social circumstances of women's existence in Nigerian society are historically and structurally undervalued by patriarchy. It imposes the power of males on women, making society such that women must largely submit to men in order to achieve work-life balance.

In addition, domestic obligations are typically divided between men and women in Nigerian society, with women having sole responsibility for maintaining the home and any associated care duties. In Nigerian society, patriarchal norms are fundamentally based on the gendered allocation of domestic responsibilities. Therefore, achieving work-life balance is challenging since women frequently balance their various domestic responsibilities with their paid work (Adisa et al., 2019; Adisa, Gbadamosi and Adekoya, 2021). Men in Nigeria have a profoundly patriarchal proclivity, which not only makes it extremely difficult for women to achieve work-life balance but also portrays women as passive victims of gender inequity. Women actively participate in both work and non-work responsibilities, but males tend to concentrate more on their work obligations and perform very little domestic chores at home (Adisa et al., 2017; Mushfiqur et al., 2018).

Furthermore, Nigeria's culture of high power distance negatively affects how working women manage work-life balance. According to Nwagbara (2020b), working women in Nigeria face obstacles to establishing work-life balance due to oppression, subjugation, hierarchy, nonparticipation, power imbalances, and disengagement. The findings of Mushfiqur et al. (2018) show that the extremely hierarchical work culture in Nigeria discourages contributions from subordinates (especially women). This circumstance fosters possible voice loss and disengagement, which are work-life stressors. Additionally, ineffective communication and minimal involvement from co-workers and managers demonstrate dissatisfaction and a lack of an ability to cope with multiple responsibilities for the majority of working women in Nigeria.

In another study, Oruh and Dibia (2020) assert that high power distance in the Nigerian context has a cultural undertone of right and wrong, with employees expected to follow in the footsteps of their ancestors, who are known to have put in a lot of effort, showed joy in serving their rulers as slaves, and deferred to their masters regardless of the circumstances. This mentality allows for the normalisation of the imbalance between work and life, which is evidenced to result in burnout. Additionally, Nwagbara (2020a) asserts that from a religious standpoint, more than half of Nigerians practise Islam, a faith that promotes female servitude and domination. Islam's socialisation process enables women to learn from an early age about men's superiority through the teachings of the Qu'ran and folklore. Christian doctrine also exhorts submission and obedience to men. Although there are debates that these religious beliefs are frequently taken out of context and lead to the domination of women, they remain a recurring event in Nigerian society and affect how women are portrayed in the achievement of work-life balance.

Conclusions and implications

This study has examined the work-life balance of working mothers in Nigeria, focusing on the mediating role of culture. Following the data analysis and discussion, we can make inferences from the literature regarding the nature of working mothers' work-life balance in Nigeria's banking and healthcare sectors as well as of the prevailing culture in their working environments. Broadly speaking, the nature of work among working mothers in these sectors presents a case in which it becomes challenging for them to manage their work and non-work duties. In particular, we note that the unhealthy cultures inherent in these sectors, such as long working hours, a required physical presence in the workplace, presenteeism, and high workload and pressure, significantly impact working mothers' ability to manage their work-life balance. Moreover, the lack of adequate support from their organisations, supervisors, line managers, co-workers, and the Nigerian government hampers the achievement of work-life

balance for working mothers in the understudied sectors. In addition, the sociocultural influences (i.e. patriarchy, high power distance, religious norms) that affect how women are perceived, leading to gender stereotypes and unequal gendered roles, have significant implications for the gendered nature of work-life balance in Nigeria.

Based on the insights gathered from this study, there is a likelihood that institutional, cultural, and individual attitudes will change with regard to working conditions, relationships at work, and work-life balance in general. In agreement with Mushfiqur et al. (2018), the potential for a Nigerian Working Time Act, which will be crucial in reshaping work-life balance, work flexibility, and organisational support, lies in a concentrated effort that will launch new work rules, working environments, and conditions. Employees will be able to reconcile the competing demands of work and family commitments with the aid of supportive work-life balance and other family programmes as well as employee-friendly regulations (Adisa et al., 2017). In addition, those responsible for managing human resources and other organisational resources must ensure that work-life balance policies in the banking and healthcare sector are implemented and monitored in such a way that Nigeria's unique circumstances are taken into account. This will lessen the stress, fatigue, lethargy, and long hours that employees experience, as well as the ensuing friction that these problems cause in the home.

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