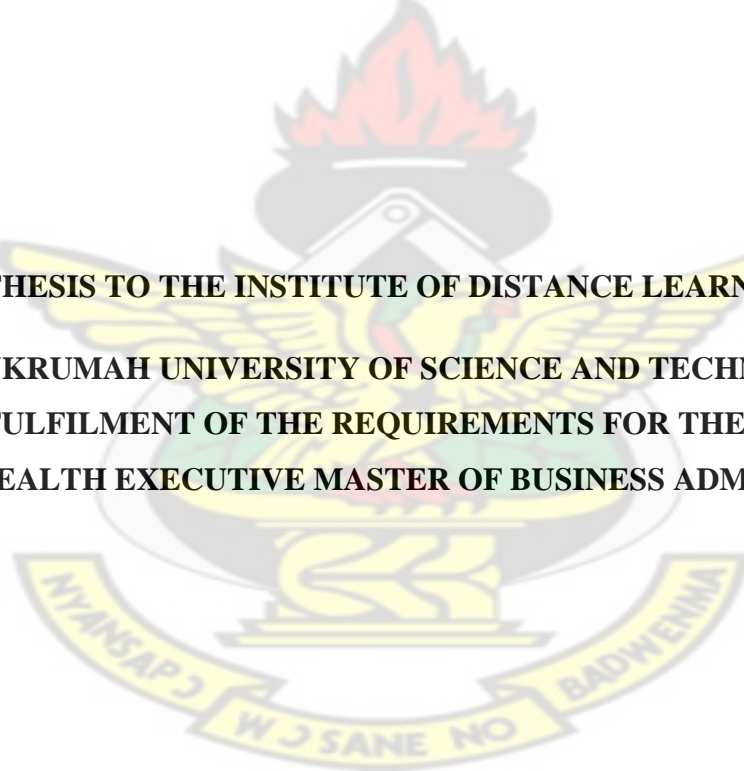


**CHALLENGES AND COPING MECHANISMS OF WORKING WOMEN IN THE
BANKING INDUSTRY IN GHANA: A STUDY OF THE PERCEPTION OF WOMEN
AT THE NATIONAL INVESTMENT BANK LIMITED**

BY

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DECLARATION

I hereby declare that this dissertation is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere.

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STUDENT'S NAME	SIGNATURE	DATE
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ABSTRACT

This study sought to examine the challenges and coping mechanisms of working women in the banking industry in Ghana National Investment Bank Limited, Head Office in Accra. The research, specifically examined the characteristics of women that worked at NIB, the type of work they did, the challenges faced by the women at NIB and coping mechanisms adopted by the women to enable them cope with the challenges. The study used descriptive design to determine the challenges and coping mechanisms adopted by the women employees of NIB. A total of 50 respondents made up of staff and management staff of the NIB Head Office answered a questionnaire on the challenges and coping mechanisms of working women in the Banking Industry in Ghana. Data was collected using a structured questionnaire. The study revealed that characteristics of the working women in NIB fell in line with the country's categorisation of the working class and were also well educated. The nature of work was stressful and so demanding that they were unable to meet deadlines. They reported early for work and closed late limiting time spent used for household responsibilities which was bad for their families. It can be concluded that these women adopted strategies such as sticking to their plans for each day, hiring house helps, depending on friends and family to assist with household duties, having the support and assistance of their spouses, relying on the strength of God and also being patient and tolerant with each other to cope with the situation.

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background to the study

Women in Africa are playing an increasingly bigger role in various spheres, in politics, in the family, economic development, literature, sports and poverty reduction. According to Luisa Dias Diogo (2003), the first woman prime minister of Mozambique, the role of women in Africa in fighting against poverty is very important, very important because women are beginning to occupy positions that empowers them to do so.

Throughout history women have been considered inferior to men. The traditional functions of a female in the society were to stay home, cook, clean and raise children. Women were considered to be weak, had little to say, and were mistreated because of their low self-esteem. Increasingly, women are getting out of their home jobs as home makers and are forced to combine their work at home as mothers, wives and homemakers and their jobs outside the home. The feminist movements have argued for a desire to renew the economic and political standings of women to a position of equality with men.

The feminist movement took root in the 1960's and today, immense progress could be noted in the job market, in the positions females are obtaining and occupying. This explains the massive entry of women to the world of work. According to UNDP (2000), women are two-thirds less likely than men to get waged employment, while only 3 out of 10 women in the labour force in sub-Saharan Africa are paid employees.

Between 1983 and 1992, women considerably increased their employment in four out of the six major occupational groups - managerial and professional specialties by 5.1 million;

technical, sales, and administrative support, by 3.3 million; service occupations, by 1.3 million; and precision production, craft, and repair, by 129,000 (U.S. Department of Labour, 1993). Women made substantial progress in obtaining jobs in virtually all managerial and professional specialty occupations. In 1983 they held 40 percent (9.7 million) of these high paying jobs and 47 percent (14.7 million) in 1992 (U.S. Department of Labour, 1993).

Therefore since the industrial revolution women have entered the world of work in varying areas and professions with diverse skills and energies. In recent times, the debate on the role of women in societies especially their participation in economic activity has generated a lot of controversy, with one side of the debate arguing against increased women participation in all spheres of economic and social activities, biological and cultural basis, whilst the other side has argued that a woman's status in society depends crucially on her participation in economic and social activities and that the biology of sex does not confine the woman to the home (U.S. Department of Labour, 1993).

Fortunately, in Ghana as in other African countries, although women's roles and participation in economic activity have been defined and shaped along biological and cultural lines, women have actually made significant strides in all aspects of the Ghanaian economy especially in the agricultural and the services sectors. Social and cultural factors have historically kept most women from entering the job market. But with the recent changes in society caused by increased economic pressures, expansion of educational facilities and increased access to learning, more and more women are entering the job market at all levels.

Presently, more Ghanaian women are now getting out of their home jobs into paid jobs and are forced to combine their work at home as homemakers and their jobs outside the home.

According to Leavitt (1971) the most important clue to a woman's status anywhere in the world is her degree of participation in economic life and her control over property and the product she produces. The 2000 census put the population of Ghana at 18.9 million out of which women make up about 50.52%. With an economically active population of 8.2 million (15 years +), women account for approximately 50% of the labour force and are found in almost all kinds of economic activities in the economy; agriculture (including fishing and forestry), industry (manufacturing) and services (especially wholesale and retail trade).

The distribution of economically active women in terms of industry shows that only 1% of the economically active women in Ghana are found in public administrative positions. Despite these low figures in terms of representation of women in professional work the quest for women's entry in such jobs is still increasing and changing with time. African women's fundamental contributions in their households, food production systems and national economies are increasingly acknowledged, within Africa and by the international community. This is due, in no small part, to African women's own energetic efforts to organize, articulate their concerns and make their voices heard (Sackey, 2005).

At both grassroots and national levels, more women's associations have been formed during the 1990s, taking advantage of the new political openings to assert their leadership roles. They are also pressing for an expansion of women's economic and social opportunities, and the advancement of women's rights.

By improving their own positions, they are simultaneously strengthening African society as a whole, as well as enhancing the continent's broader development prospects (Khushi, 2010).

The entry of women into the world of work also raises issues about the challenges and coping mechanisms that women face in their various sectors of endeavour. Women today are

equally entering the formal banking sector in Ghana in large numbers and giving the nature of the banking industry women in this sector face arduous challenges. Therefore the purpose of this research is examining the challenges that women in the banking sector face and the coping mechanisms that these women adopt to help them cope with the job.

Established on March 22, 1963, the National Investment Bank (NIB) Limited was the first development bank set up in Ghana to promote and strengthen rapid industrialisation in all sectors of the Ghanaian economy. NIB now operates as a universal bank focusing on development/commercial banking activities (NIB, 2006). The bank gives particular attention to women employees as they contribute a lot to its profitability and continuous existence in industry. The Bank is concerned about the challenges that these women face in the course of their work and has certain block policies that are geared toward motivating women and reducing their burdens as home makers and workers. The Bank creates several opportunities for the women to increase their participation at the managerial level. The Bank also gives maternity leave to female workers when they give birth to enable them cater for their babies. They are given flexible working hours and are made to close at 3.00pm to cater for their young ones for a period of six months after they have exhausted their Maternity Leave.(NIB, 2005). The Bank's rewards system caters in equally measure to both male and female employees.

An incentive package is administered by the Human Resource Department and includes various bonus types and allowances.

The portfolios of the bank include General Manager, Treasury and Accounts Supervisors, The Accounts and Treasury Department as well as the Banking supervision and Depositing units. The General Manager Credit is in charge of the Small and Medium Enterprises, Credit Appraisal and the Credit Monitoring. Banking Operations has its General Manager to take

care of Branch Control, Corporate Banking and Marketing, International Banking department as well as the chain of branches. Whilst the General Manager Administration and Legal Supervisors, the following departments; training and staff development, General Services, Human Resources Management and the legal department. The information and communication technology as well as the Internal audit departments report directly to the Managing Director. There are more men employees than female employees at the main branch of the bank in Accra. Given the status of women and their dual responsibilities women or female workers of the bank face many challenges including time to go to work, coping with home duties, discrimination at the workplace among others. This research therefore intends to investigate these challenges that the women workers at the National Investment Bank branch in Accra face and some of their coping mechanisms.

1.2 Statement of the problem

Women today form an important constituent of the labour force in Ghana. As the labour force participation of women increased over the years, especially in professions and services, so has the social scientists and policy makers concerned with the challenges that women face at the workplace by virtue of their positions as women and how women cope with these challenges.

According to Neetu (2008) most of the problems that beset working women are in reality rooted in the social perspective of the position of women. This typecast role model continues to put obstacles on the working women's labour force participation creating a situation where women's participation in the economy is not given the same consideration as that of men. Despite the economic necessity impelling many women into the labour force, their work is

often considered secondary and frivolous. Women face discrimination in pay, fringe benefits, and opportunities for advancement and access to interesting jobs.

Additionally, women were still expected to perform the majority of household and child securing tasks, regardless of their work status. These problems put the working woman not only under pressure but impact severely on the quality of work of such a woman. Working women in the banks generally are faced with lot more challenges than their counterparts in the other paid employments. For such women who work in the banks, the time to report to work is early, meaning that such a woman must cut sleep by a minimum of two hours. Such women at the workplace are often subject to sexual harassment from their male superiors and even male colleagues. Public transport systems are overcrowded and men take advantage of the circumstances to physically harass women who may be in a hurry to get to work on time. The public transport system also does favour them as they have to compete with these energetic men for spaces on the buses or taxis (Neetu, 2008).

Most of these women are left injured after these struggles and they report to work and perform their duties with no concessions given to them.

Colleagues at the workplace offer unwanted attention which can still be shaken off but a woman is placed in a difficult situation if the higher officer demands sexual favours. The psychological pressure of all these has implication for the quality of work life that such women would have and for some women this can easily lead to quitting a job or have to concede to these male sexual demands in order to stay in their jobs especially if they are threatened with dismissal if sexual demands from male superiors are not met by them.

To further exacerbate the phenomenon, Ghana is a patriarchal society where men do not share in most of the household chores, it is women who have to cook, clean the house, do the

dishes, wash clothes, get their children ready for school etc. Men just took care of few chores that are to be dealt with outside the house. So the major burden of running the family is on the shoulders of women. It was alright for women to handle all the chores as long as they were homemakers. Then what become of the women bankers? This research therefore aims to find out how these challenges impact on the women in the banks (Manu, 1984).

The banking sector is characterized by a predominance of female workers in recent times in Ghana performing routine operations on computers. The banking system is often seen as a lucrative area to work given the supposed huge bonuses, good salary, provident funds, sick benefits, car loans and others. However, the work environment in the banks poses serious challenges for such women. Women in the banks are sometimes held back in terms of exercise of authority, performance, and career progress as a result of a multiplicity of factors. Furthermore, persistence of male chauvinism, informed by masculinity and traditional notions of patriarchal system, all serve as challenges to the women if they are to enjoy good working life (Chuma & Ncube, 2010).

Now with their increasing need for getting some income for the family, they have to work all the more harder. Therefore, just as women face difficulties in every workplace so are the women in the banking sector. They have to handle harassment's at their work place, sometimes just over look things to ensure that their job is not jeopardized in anyway. It is an open truth that working women have to face problems just by virtue of their being women.

The researcher therefore aimed to find out if women generally face challenges in the workplaces which poses problems for such women and what then are those peculiar challenges that women working in the banking sector face and whether these women adopt any coping mechanisms to help them solve such problems.

1.3 Objectives of the Study

The general objective of the study is to find out the challenges and coping mechanisms for working women in the banking sector. However, to address this objective the following specific objectives would be addressed in the study.

- ❖ Examine the characteristics of women who work at N.I.B.
- ❖ Document the nature of women's work at N.I.B.
- ❖ Find out the challenges women face in the performance of their jobs at N.I.B.
- ❖ Assess the coping mechanisms adopted by women at N.I.B to help them cope with these challenges.
- ❖ Suggest policy recommendations to improve women's quality of work life.

1.4 Research questions

The following questions would guide the researcher in addressing the specific objectives set out in the research.

- ❖ What are the characteristics of working women at N.I.B?
- ❖ How do women at N.I.B go about their work?
- ❖ What factors prevent the smooth working conditions of women at N.I.B.?
- ❖ What strategies do women adopted to help cope with the working conditions at N.I.B?
- ❖ What are some of the recommendations to help women cope in the face of these challenges?

1.5 Significance of the Study

Working conditions are key dimensions of decent and productive work. Workers place their wages, working hours, safety, and ability to accommodate their personal and family needs,

among their chief concerns regarding the dignity and quality of their work. These aspects of working life are also important determinants of workplace productivity and competitiveness. Therefore this research would highlight the need for women to have a decent working life devoid of conditions that would make women unproductive. As the Economic and Social Council of the ILO reported in 2007, global economic growth is increasingly failing to create the kinds of new and better jobs that can lead to a reduction in poverty. Despite the high and sustained economic growth in many developing countries, unemployment is rising, a large proportion of the labour force is working below poverty level wages. It is of little surprise, then, that in recent years there has been a shift of focus from a singular interest in economic growth to an enlarged concern with improving working environments.

This underscores the importance of smooth and better working conditions to poverty reduction. This research would therefore add to this literature trend to expand and expose the need for women to have smooth and decent working conditions.

Again this research would also serve as a solid data base for the N.I.B Head Office branch Accra to tackle peculiar needs and problems affecting working women in that branch and such results can be replicated to the banks many branches nationwide.

1.6 Scope of the study

This research work would be limited to the N.I.B Head Office branch in Accra and the research would concentrate on the various categories of women workers at the bank which would include cashiers, investment bankers, loan officers, management staff and other auxiliary staff at the bank. Therefore data would be collected from all these categories of women workers at the bank.

1.7 Organisation of the Study

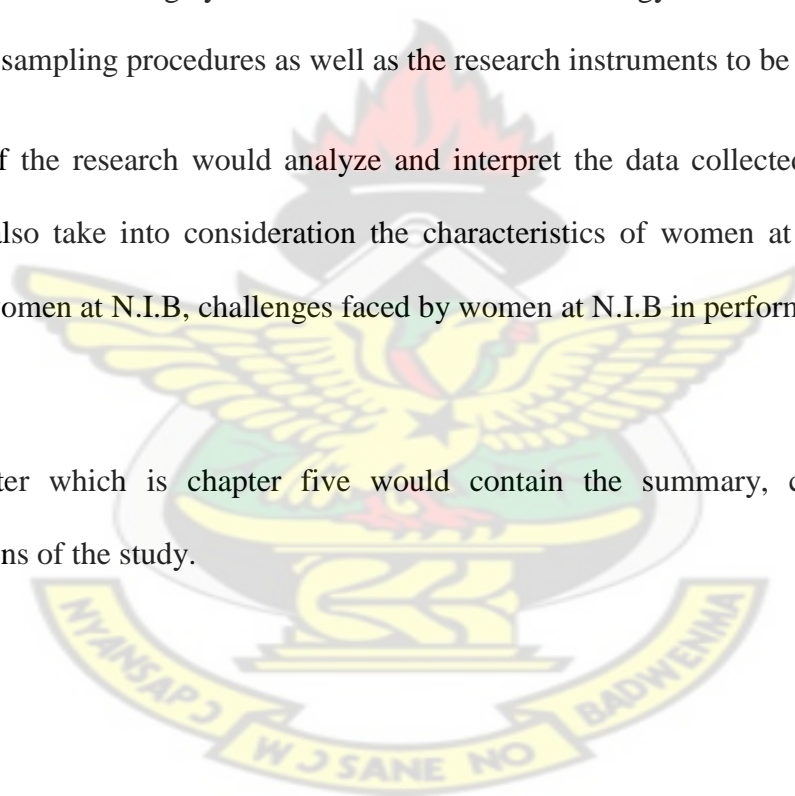
This research would be organised into five chapters. The first chapter would be devoted to the introduction of the study where the research problem is clearly stated, the objective also laid out and the research questions that would be answered also captured under this chapter.

The second chapter of the research would capture the literature review. The chapter would look at the characteristics of working women in the banks, the nature of working condition in workplaces as well as the challenges and coping mechanisms that working women are confronted with.

The third chapter would largely look at the research methodology which would contain the population and sampling procedures as well as the research instruments to be used.

Chapter four of the research would analyze and interpret the data collected from the field which would also take into consideration the characteristics of women at N.I.B, working conditions of women at N.I.B, challenges faced by women at N.I.B in performing their jobs.

The last chapter which is chapter five would contain the summary, conclusions and recommendations of the study.



CHAPTER TWO

2.0 REVIEW OF RELATED LITERATURE

2.1 Introduction

This study is about the challenges and coping mechanisms of working women in the banking sector of Ghana and therefore it would be interesting to review literature on the following areas.

Outline of the review

- ✓ History of women's employment
- ✓ Nature and characteristics of working women/career women/Women in the banking sector
- ✓ Employment status of women
- ✓ Working conditions of women in the formal sector/women in the banking sector
- ✓ Challenges faced by working women/career women in the formal sector/banking sector
- ✓ Coping strategies of working women/career women

2.2 History of women's employment

According to Ardayfio-Schandorf, (2000) the work of women has been economically vital since pre-history, although their contributions have varied according to the structures, needs,

customs, and attitudes of society. In Babylonia, about 200 BC, women were permitted to engage in business and to work as scribes. In most ancient societies, however, upper-class women usually were limited to their homes, and working women were either semi-free plebeians or slaves used for unskilled labour and prostitution. In ancient Greece, women worked outside the home as sellers of goods such as salt, figs, bread, hemp, seamstresses, wet nurses, courtesans and prostitutes, laundresses and potters.

The work patterns of women in Asia and the Americas were similar. In India, working women crushed stones used to make roads and work long hours weaving cloth (Kemp, 1994).

In pre-historic times, women and men participated almost equally in hunting and gathering activities to obtain food. With the development of agricultural communities, women's work revolved more around the home. They prepared food, made clothing and utensils, and nurtured children while also helping to plough fields, harvest crops, and tend animals. As urban centres developed, women sold or traded in goods (Kemp, 1994).

From ancient to modern times, four generalizations can be made about women's work (Kemp, 1994). First, women have worked because of economic necessity since they worked mostly to enable them sustain their families through their own work. Secondly, women indentured paid work has often been similar to their work at home. Thirdly, women have maintained the primary responsibility for raising children, regardless of paid work. Fourth, women have historically been paid less than men and have been allocated lower-status work (Kemp, 1994).

2.3 Nature and characteristics of working women/career women

The banking industry was almost forbidden for women till the 1960s. It opened its doors to women employees in 1969 after the nationalization of the sector in most parts of Africa when a common process of recruitment through competitive tests which was also introduced.

Though both men and women work, there are significant gender differences in the nature and conditions of work and wages. Both in the formal and informal sectors, women face less favourable conditions, have less access to education, training and thereby have lower skills. Therefore, first, conditions for men and women must be both equitable and meet minimum standards. Second, since most governments in Africa have designed policies to encourage greater employment opportunities for women, working conditions and labour policies need to accommodate the gender specific needs of women workers (Ivanovich, 2005).

The banking sector today is characterised by a predominance of female workers performing routine operations on computer. This suggests a clear gender dimension, which is represented proportionally in the survey. The prevailing age groups surveyed are 36-45 years of age (37%) and 26-35 years (29%). Some 40 percent reported more than 20 years of working experience. About 13 percent of employees (5% for men, 15% for women) have worked in the sector for more than 20 years. One in four has significant specialised working experience in the sector (6-15 years). Some 46 percent of banking employees are smokers (43% of men and 47% of women smoke) (Ivanovich, 2005).

In Ghana the 2000 census put the population of Ghana at 18.9 million out of which women make up about 50.52%. Females constitute 50.5% of the 2000 population down from 50.9% in 1984 and this translates into 0.975 male to a female in 2000. With an economically active population of 8.2 million (15 years+), women account for approximately 50% of the labour force and are found in almost all kinds of economic activities in the economy; agriculture

(including fishing and forestry), industry (manufacturing) and services (especially wholesale and retail trade). The formal sector (both private and public), which employs only about 14 percent of the work force in Ghana, is an important source of employment only in the big urban centres such as Greater Accra (33.3%) and Ashanti (23.2%) regions. In terms of women's employment, the private sector (formal and informal) caters for about 91% while the public sector employs only 4.4 percent of economically active women (15 years and above) (Women's Manifesto, 2004).

The distribution of the labour force in the formal sector of the Ghanaian economy shows that women generally occupy lower and middle strata at their work places: women form over two-thirds of employees in the lower stratum of the public sector and less than one-tenth of employees in the upper stratum. Wage employment for females is a very low share of total employment in Ghana (Sackey, 2005). According to the 2000 census data, only 4.3 percent of women are found in public sector employment while 5.8 percent are in private formal employment. The Ghana Living Standards Survey 4 (GLSS 4) shows that only about 6.2 percent of females are formally employed in both the public (3.3%) and private (2.9%) sectors. This markedly contrasted with that of men, which shows formal sector employment of 22.8 percent. Furthermore, women in formal sector employment are mostly concentrated in the lower ranks and/or non-managerial positions and thus their voices are not heard at the decision-making levels. This assertion is supported by the 2000 census data, which puts the number of women in managerial and administrative positions at 0.2 percent (9,543 persons) (Women's Manifesto, 2004).

According to UNDP (2000), women are two-thirds less likely than men to get waged employment, while only 3 out of 10 women in the labour force in sub-Saharan Africa are paid employees. In 1990, about 5 per cent of the female labour force worked in industry, 20

percent in services, 23 percent in sales and only 6 percent in professional, technical, administrative or managerial positions. Women are also handicapped in access to formal sector jobs by their lower educational attainments, and those who succeed are placed in lower grade, lower paid jobs.

Elite women who wish to improve their legal and economic status must expect to lose honour and respect (Obbe, 1980). There is often sexism in job promotions and unpleasant consequences if women stand up to men. There is often more respect for male professionals (even from women themselves) than there is for female. Women often suffer employment discrimination because they need to take time off for maternity leave or when a child is sick. Career women often have to work harder at their jobs to keep even with their male counterparts.

Despite all these obstacles, women continue to move into different professions, including those traditionally seen as male jobs, such as engineering, banking and architecture. Women can be found at senior levels in many organizations in many African countries. They are also taking up various different professions, such as law, medicine, politics, etc. These women may be in the minority now, but things are changing all over Africa (Obbe, 1980). According to Leavitt (1971) the most important clue to a woman's status anywhere in the world is her degree of participation in economic life and her control over property and the product she produces.

The banking sector is characterised by a predominance of female workers performing routine operations on computers. This suggests a clear gender dimension, which is represented proportionally. In a survey conducted in the US the prevailing age groups surveyed are 36-45

years of age (37%) and 26-35 years (29%). Some 40% report more than 20 years of total working experience in the banking sector. About 13% of employees (5% for men, 15% for women) have worked in the sector for more than 20 years. One in four has significant specialised working experience in the sector (6-15 years) (European Workers Observatory, 2005).

A source from Citibank in the United States points out that in 1970, women comprised only 5% of the bank's total workforce. But by the 1990's, women occupied the majority of clerical and computer programming jobs at Citibank. The general perception of the private sector bank recruiters appears to be that women are more diligent towards their duty, and have a much smaller incidence of being involved in corrupt and fraudulent activities against the interests of the bank. However, at the same time, another perception stereotype that goes against women rising to higher management positions in banking seems to be that women are not so ambitious as men, and largely have a clerical working mind-set ([Khushi, 2010](#)).

According to Nisha Srivastava (1999) Women joined the banking sector service in large numbers. Several features combined to make it a woman friendly occupation. These were:

- (i) it did not involve manual labour;
- (ii) it had a relatively easy entry point qualification and skill requirements;
- (iii) it offered job security;
- (iv) it involved little or no touring;
- (v) working hours and holidays were fixed and suited to a woman's domestic schedule;
- (vi) the working environment was not competitive and relatively tension free; and
- (vii) the job offered status and middle class respectability.

2.4 Employment status of women

Much of Africa, Asia, the Middle East and Latin America remain primarily poor agricultural economies with most women in the fields and marketplaces, but their economic contributions are generally unrecognized by their societies.

African countries in particular report some of the highest percentages of female participation in the workforce, but the work concerned is usually in the informal sectors thus in subsistence agricultural labour, small scale trading and service provision (United Nation's Report on Labour, 1997).

According to the UN's Report on Labour in Africa (1997), women constituted more than one-third of Africa's labour force, producing up to 70 percent of Africa's food, women remain concentrated in a limited number of traditional occupations, many of which do not require highly technical qualifications and most of which are low paid. Data from the International Labour Organization (ILO, 1997), however, indicates that as countries industrialise, more women obtain jobs in more areas of occupation including the formal sector and are also accorded the needed recognition as their male counterparts.

According to the assertion made by United Nations (1997) agriculture is the main occupation of women in Africa especially of the rural population. Tsikata (2000) affirms that Ghanaian women are mostly involved in crop agriculture and also play a key role in post-harvest activities. Such women usually grow food crops while men grow cash crops. However, most resources, extension services and technical assistance have been channelled to cultivators of export crops, with improved seeds and tools going to larger commercial farmers, almost invariably men.

Women produced on the average more than half of all the food that is grown; up to eighty per cent in Africa, sixty per cent in Asia, between thirty and forty per cent in Latin America and Western countries. Women own only two per cent of the land, and receive only one per cent of all agricultural credit. Only 5 per cent of the resources provided through extension services in Africa are available to women, although, in some cases, particularly in food production.

The total extension agents at work in Africa today, only seventeen per cent are women (Women Watch Information and Resources on Gender Equality and Empowerment of Women, 2009).

Trading has for some time now been a popular occupation among women of all ages in Ghana. Women make up roughly 85 percent of the wholesale and retail trading industries. They also form about two-thirds of manufacturing trading industries, working mostly in the informal sector (Amu, 2005).

An increasing proportion of women are acquiring employment in the informal sector making it very important that women should be financed adequately. Women operators of small businesses in urban areas confront different credit problems than men do. The International Labour Organisation (1997) found that women received smaller amounts of loan than men and had difficulty with collateral, excessive paperwork requirements and with credit approval when accessing banking services.

2.5 Women in the services sector of the economy

Services sector is the fastest growing sector of most economies, outpacing both industry and agriculture in most African and particularly West African countries.

The sector is made up of tertiary activities such as economic services -wholesale trade, retail trade and tourism; infrastructural services – transport, storage and communications;

government services; community, social and personal services and finance and insurance services. The services sector contributes the second largest share of GDP in Ghana and that comes to about 33 percent (GLSS 5, 2008). Government services are the dominant sub-sector, followed by wholesale/ retail/restaurants & hotels (Amu, 2000).

However, the general pattern of women's employment in the banking sector has shown that there has been a sort of persistent invisible glass ceiling against women acquiring the top management positions in banking.

In the United States the banking industry employed about 1.8 million wage and salary workers in 2008. About 74 percent of jobs were in commercial banks; the remainders were concentrated in savings institutions and credit unions (BLS Quarterly Census of Employment and Wages, 2008). The gap between female and male employment worldwide is still significant. According to ILO estimates, the share of employed people in the world's working age population (the employment-to-population ratio) was 49.1 percent for women and 74.3 percent for men in 2007 (ILO, 2008). The share of women that are employed but still are unable to lift themselves and their family above the US \$1 a day poverty is higher than it is for men. Out of the total number of 550 million estimated working poor, around 60 per cent or 330 million are women.

Women's work generally really is besotted by low participation rate, low wages, crowding in low paid occupations, lack of access to means of production including credit, unfavourable climate for career development, and so on (Stockyard & Johnson, 1992).

In both Turkey and Britain the culture of long working hours clearly served to disadvantage women working in the banks, especially those with domestic commitments. The capacity to work long hours was regarded as a sign of commitment to the organization, whether or not

this was actually necessary in terms of the workload and this ended up differentiating those who stayed late from those who left promptly at the end of the working day. Other studies of managers in the financial services sector have reached the same conclusion.

For instance, Liff and Ward (2001) interviewed 52 male and female managers of a UK high street bank to explore whether the under-representation of women in senior posts could be attributed to women's rejection of managerial work as it is currently classified as 'not for them'. He found that the organizational cultures, structures and practices are uncongenial for the women and therefore they remained out of the managerial roles. The Hong Kong and Shanghai Banking Corporation (HSBC) India, also encourages a high recruitment rate for women. Sources say that the bank believes women tend to put in greater effort in their work, and many times, are better qualified to perform the job than their male counterparts. Fortune magazine in 2005 ranked HSBC among the top 50 employers for women and minorities worldwide.

In 2007 only 24 percent of women were active, and the female unemployment rate was 18.6 percent globally (ILO, 2008). This is a striking contrast with the data for men; 75 percent were active and the male unemployment rate was 5.6%. Unemployment is even more dramatic for young women. The services sector employs 46 percent of Egyptian workers, with similar percentages for men and women. Most women with high or medium levels of education are employed in this sector; 94 percent of those with a university degree and 72 percent of those with secondary education

2.6 Working conditions in the banking sector

According to Joshi (2007), working conditions also varied according to where the employee works. Employees in a typical bank branch work weekdays, some evenings if the bank is

opened late, and Saturday mornings. Hours may be longer for workers in bank branches located in grocery stores and shopping malls, which are open most evenings and weekends.

Branch office jobs, particularly teller positions, require continual communication with customers, repetitive tasks, and a high level of attention to security. Tellers also must stand for long periods in a confined space. Banks are usually pleasant places to work. Full-time tellers work between thirty-five and forty hours a week. Overtime may be required once per week or more. As banks expand their service hours, tellers may find it necessary to work shifts that include evenings and Saturdays. Tellers spend a lot of time on their feet, and their work is repetitive. Because they deal with the public, tellers must be quick, courteous, and efficient when people are waiting to be served (Abou Zeid, 2006).

Commercial and mortgage loan officers often work out of the office, visiting clients, checking loan applications, and soliciting new businesses. Loan officers may travel to meet clients, or work evenings if that is the only time at which a client can meet. Financial service-sales representatives also may visit clients in the evenings and on weekends to go over the client's financial needs (Abou Zeid, 2006).

Many developing countries adopted privatisation and economic reform programmes that led to a shrinking of the public sector and diminished the role of government as an employer. This has resulted in a large number of women losing their jobs, and at the same time not finding appropriate alternative employment in the formal private sector. There are several factors that account for this situation, such as a private sector that operates in a challenging competitive environment, posing many obstacles for women. (Abou Zeid, 2006).

Working with computers in the banking sector is the norm and indeed a mark of modern banking and many organisations all over the world are adopting the norm of using computers for their business.

Meanwhile, working with computers has risks and effects on all workers with women not being exceptions. Ivanovich (2005) indicated that a total of 91 percent of the respondents interviewed in Bulgarian banks worked on a computer for more than four hours a day including a group of 73 percent who did so for more than eight hours a day with only a small proportion of respondents (4%) saying they worked with computers for less than four hours a day. The length of computer usage also shows a clear gender difference only two percent of women, compared with 12 percent of men, work on computers for less than four hours a day. The number of computers in the workplace range from one to more than 25. Most employees (72%) worked in an environment with one to six computers, 12 percent of respondents work among seven to 15 computers, and 3 percent are exposed to more than 25 work stations (Ivanovich, 2005).

2.7 Challenges faced by women in the work environment

It is an open truth that working women have to face problems just by virtue of their being women. Working women here are referred to those who are in paid employment. Social attitude to the role of women lags much behind the law. This attitude which considers women fit for certain jobs and not for other jobs, colours those who are involved in the recruitment of employees.

Historically, women suffered oppression and domination by the patriarchal society in Ghana. Women were taught to accept their position through the socialisation process, including their initiation rites. They were taught to be obedient wives and sisters and also respect their

elders. They were told that a man could marry more than one woman (Manu, 1984; Nukunya, 1969; Oppong, 1973).

The inferior position of women in the traditional Ghanaian society was reinforced by a number of traditional practices such as polygamy, early marriage, illiteracy and food taboos. Many of these practices are still found today in some places in the country.

Participation of women in prominent decision-making positions is limited by severe cultural and social constraints. The number of women holding high-level jobs in public administration is low. Research by Abou Zeid (2006) revealed that, there were only three women with ministry-level responsibility in Egypt (out of 79 ministerial positions in total), one female deputy minister out of 14 deputy ministerial positions. That compared to the situation in other societies makes the situation one that needs to be addressed.

According to the IFC, just 18 percent of private companies are owned by females, mainly micro enterprises. Nevertheless, the number of women in decision-making positions in the private sector has increased in recent years. This increase has been particularly visible in the media and tourism industries. The recent election and appointment of the first female university dean was an important step in romping more women into the decision making process. Dr. Hend Hanafi was elected the new president of Alexandria University. (Abou Zeid, 2006.)

Women face challenges all over the world however these challenges are contextually specific. A research conducted in Bulgaria revealed that about half of the respondents (women) (47%) felt that working conditions damaged their health, although only 4 percent of the employees believed that their working conditions are generally poor (Ivanovich, 2005). Furthermore, Ivanovich (2005) confirmed that workload is perceived to cause the greatest

strain for the backs of women as reported by 57 percent of respondents (58% of women and 52% of men) at the work place.

For dangers posed to the eyes at the work place, the results indicated that 23 percent of the respondents (24% of women were affected compared to 22.5% of men). Further indicators regarding work-related health outcomes show disproportionate results as regards the work related problems that the woman faces at the work in the line of duty. It was evident that 46 percent of women and 31 percent of men wear corrective glasses; 16 percent of women and 10 percent of men have taken sick leave. This statistics therefore reveal a strong correlation with gender, in that women are more affected by workplace challenges and problem as compared to men.

The literature on the challenges and problems women face at the workplace is not only limited to women in the extractive or manufacturing industry, but in formal organizations too, there exist a plethora of issues which confront women as they try to contribute to the their quality of life and that of their families and thereby to the economies of various countries through work.

Unemployment and temporary work are more common among women than among men. Most women workers do not have any social security or could access health care benefits. As a result, the work-related illnesses, which they suffer from, remain hidden.

As per available research, unemployment is harmful to health and constitutes a serious risk for the workers' emotional stability, because it leads to poverty, deteriorates self-image and self-esteem particularly in cases where women have children to take care off. Eswari (2009)

A large number of women workers complain of frequent headaches, back pain, circulatory disorders, fatigue, and emotional and mental disorders resulting from performing various activities at the workplace.

Poor nutritional status, anaemia due to poverty and the cultural practices where women ate last after all men had eaten and the increased workload due to other domestic responsibilities, led to fatigue among women (Eswari, 2009). A large number of women workers complained of symptoms such as irritability, mood swings, depression, sadness and concentration problems due to high levels of fatigue and increased job demands. The exhausting conditions at workplaces make it difficult to recognise these states as 'abnormal'. Fatigue is generally not considered an illness, but if it is neglected, it can lead to a variety of illnesses.

Women working in some industries like construction, brick kilns, electronics industry suffer from gynaecological problems, miscarriages, premature deliveries, barrenness and give birth to babies with low birth weight or birth defects (Eswari, 2009). Given the socio-economic conditions of women, strained conditions at work often lead to tension and strained relations in the family, along with the physical problems (Easton, 2007).

The efficiency of a working woman is always suspected and questioned by most people especially, their male counterparts. In the upper class cadres, even though other qualifications are equal, men are preferred. Authorities are doubtful whether women would be able to handle male subordinates, take independent decisions, cope with crisis and manage her duties. Even though women prove they are efficient, authorities think twice before promoting them and even if women are given the chance, there is always a remark that they were given the position because they were women (Eswari, 2009).

Sexual harassment is another serious problem faced by working women. Whether in the organised or unorganised sector, whether illiterate, low paid workers or highly educated and highly paid executives, a large number of working women face sexual harassment at the

workplace at one time or another. This is mostly from other male employees or their superiors (Eswari, 2009).

Women tend to hold lower-level positions than men even when they have sufficient skills to perform higher-level jobs. Researchers have estimated that female agricultural labourers were usually paid 40 to 60 percent of the male wage. Even when women occupy similar positions and have similar educational levels even in the developed societies, they earn just 80 percent of what men earn, though this is better than in most developing countries. The public sector hires a greater share of women than the private sector, but wages in the public sector are less egalitarian despite laws requiring equal pay for equal work (Eswari, 2009).

The major problems for working women arise out of the dual responsibilities of the working woman - domestic work and the office work. Though more and more women are coming out in search of paid employment and their families also need their income, the attitude towards women and their role in the family has not undergone much change. Women continue to be perceived as weak, inferior, and second-class citizens. Even today, looking after the family and children is generally perceived to be the primary responsibility of the woman (Eswari, 2009).

Lilly and Duffy (2006) wrote “work-family conflict occurs for men and women in the sense that anyone with a job and family may need to cope simultaneously with the demands of both”. Job spill over, in the case of work and family, refers to the impact that work roles could have on that family and vice versa (Delgado and Canabal, 2006). It has been recognised that the long-hour work culture in many organisations does not support appropriate parenting (Wood and Newton, 2006). Long hour work includes working in the

banking sector of every economy. After even the long hour daily for five days, Saturdays are now included.

It is possible to accept that as more and more women have entered the workforce, there is no longer a solid family-support at home (Schwartz, 1992). “Women have increased their participation in paid employment considerably during the past 30 years, but men have not increased their participation in housework to the same extent” (Evertsson and Neremo, 2004). Women still performed majority of the care giving role and juggling of work in the family. Gender is seen as a significant determinant of negative job spill over because employed women are expected to carry out the responsibility for family services and still be able to smoothly handle their work roles (Delgado and Canabal, 2006). Although husbands have taken on more domestic work than they did in earlier generations, this gain for women has been offset by “escalating pressures for intensive parenting and the increasing time demands of most high-level careers” (Eagly and Carli, 2007).

Women can either act as so-called superwomen in order to cope with these competing demands or find other ways of handling the overload at work or at home (Gordon and Whelan-Berry, 2005). Women, who felt overburdened by all of the pressures they must shoulder, run the risk of burnout and a possible end to their corporate aspirations (Gallagher and Golland, 2000, cited by Easton, 2007).

Macdonald, Phipps, and Lethbridge (cited in Easton, 2007), using recent Canadian data on prime-age women and men found that women’s greater hours of unpaid work contributed to women experiencing more stress than men. Success in the workplace as super mom in terms of balancing work and family may come at a high cost in the form of stress (MacDonald et al, 2005, cited in Easton, 2007). This stress, if not handled carefully, could have dire effects on their careers and even their roles and obligations to their families.

Added to this is the phenomenon of guilt experienced by women containing a general feeling of responsibility especially towards their own children which sense of failure of responsibility arises when they lack control over the demands made on them from different spheres of life.

According to Elvin-Nowak and Thomsson, (2001, cited by Easton, 2007) a woman that worked was “exposed to the constant risk of her position as a mother and woman being questioned” particularly where she has chosen employment for her own well-being rather than being forced to by external circumstances.

Hakim (cited in Easton, 2007) makes use of preference theory, a new theory for explaining and predicting women’s choices between market work and family work. According to Hakim, adaptive women prefer to combine employment and family work, are generally the largest group among women and will be the group interested in schemes offering work-life balance and family-friendly employment benefits. Work-centred women are in the minority, even though there has been a massive influx into professional and managerial occupations in the last three decades. These women are prepared to prioritise their jobs in the same way as men with family life fitted around their work and many of these women remaining childless, even when married. Home-centred or family-centred women are relatively invisible in the Western working world and prefer to give priority to private and family life after they marry. They avoid paid work after marriage unless the family is experiencing financial problems.

2.8 Coping strategies of women

A contributor to eHow.com on how to deal with pressure and stress challenges related to work discusses 7 practical steps to ease out on the stresses and pressures that are related to the work environment. The contributor mentions that dealing with pressure and stress can be

complicated in human lives. Everyone has stress, and it can get the best of everyone. Knowing how to handle pressure can help one to eliminate stress in their lives. Stress at work, and feeling the pressure from colleagues and superiors are difficult examples.

It can make one put too much expectation on oneself and make things more difficult than they should be. Being able to recollect oneself can help manage problems better.

Being constantly under pressure to excel in all aspects of our lives can be a burden. Everyone has responsibilities in their lives that must be taken care of. There is the need to change the approach and develop new routines in to make life better. The following steps were suggested by the contributor as a panacea to ease work related challenges. These are:

- (i) Take a break to recollect your thoughts.
- (ii) Try to simplify the problem.
- (iii) Develop a swagger.
- (iv) Take charge of a situation,
- (v) Focus on your strengths and forget your weaknesses.
- (vi) Manage your time better.
- (vii) Ask for help.

That recommendation by the contributor if followed could aid an individual who is going through stress and pressure could work their ways out to good and being able to manage their work and home pressures and stress.

2.9 Summary

The chapter considered relevant literature produced in the field of women and work. The chapter looked at information on history of women's employment, the nature and

characteristics of working women or career women especially in the banking sector, the employment status of women, the working conditions of women in the formal sector and women in the banking sector the challenges faced by working women/career women in the formal sector/banking sector and finally, the coping strategies adopted by these working women/career women to handle their dual roles as career women and their traditional gender roles as women.



CHAPTER THREE

3.0 METHODOLOGY

3.1 Introduction

The design of every research gives focus to the research and gives direction to the researcher. Therefore this research has crafted an appropriate methodology to help attain the given objectives set out. Under the methodology section the following issues would be looked at: the profile of the study, the population of the study and how the sample of fifty was chosen for the study, study design and research instrument. Other issues to be considered in this chapter are the limitation of the study and ethical issues confronted by the researcher in the process of conducting the research.

3.2 Organisational Structure of the National Investment Bank

The National Investment Bank Ltd after attaining a universal banking licence in 1975 added commercial banking service to its investment and development banks arms. At the top of its structure is the Board Chairman and the members of the board of directors. The managing director is by default a member of the board. These members form committees as and when needed to run the affairs of the bank. The Managing Director has a Deputy Managing Director and four General Managers under him.

The functional structures of the General Managers as shown in the organization below are as follows: The General Manager, Treasury and Accounts Supervisors, The Accounts and Treasury Department as well as the Banking supervision and Depositing units. The General Manager Credit is in charge of the Small and Medium Enterprises, Credit Appraisal and the Credit Monitoring.

Banking Operations has its General Manager to take care of Branch Control, Corporate Banking and Marketing, International Banking department as well as the chain of branches. Whilst the General Manager Administration and Legal Supervisors, the following departments; training and staff development, General Services, Human Resources

Management and the legal department. The information and communication technology as well as the Internal audit departments report directly to the Managing Director.

3.3 Study Design

Research design is the strategy, the plan, and the structure of conducting a research project (Creswell, 2000). It is therefore necessary that in this research an appropriate design is chosen to better explain the research and also for the purposes of better results in the data collection. Therefore the design that can explicitly explain this type of research is the descriptive design. It attempts to describe and explain conditions of the present by using many subjects and questionnaires to fully describe a phenomenon (Creswell, 2000). A descriptive design can also be qualitative in nature if the sample size is small and data are collected from questionnaires, interviews or observations (Sarantakos, 2005). In relation to this research the aim of the research is to explain the challenges of working women particularly for women who work in the banks using the National Investment Bank Branch as a case study. Therefore it would be appropriate to adopt the descriptive design or plan of research to help explain those challenges peculiar to women workers in the National Investment Bank branch at the Head office in Accra.

3.4 Population and sample of the study

The study would use the Head Office of the National Investment Bank as a case study to ensure an intensive approach to data collection. The Head Office of the bank has a population of 188 staff comprising of 76 females and 112 males. Since the study would solely concentrate on the challenges and coping mechanisms adopted and used by the female staff

only, the total of the 76 female employees were purposely targeted for the study to enhance representativeness of the sample. However, the researcher was unable to meet all the respondents due to certain constraints pertaining to respondents work schedules and the bank's activities. Due to that, only fifty respondents were met and questionnaire administered. Therefore the sample for the study was fifty. This is in line with the assertion by Bamberger (2002) that, the size of the sample for a study does not matter much as the emphasis is on the quality of the information gathered in the case of qualitative studies. Also, Sarantakos (2005) suggested that it is the homogeneity of a sample is the representation of a population than the size of the sample.

Table 1 displays the distribution of the 50 respondents across various ranks in the organisation.

Table 1: Respondents of various categories

Rank	Frequency	Percent (%)
Cashier/Clerk	16	32.0
Secretary	16	32.0
Officer	12	24.0
Manager	5	10.0
Director	1	2.0
Total	50	100.0

Source: N.I.B. 2011 Employee Records

The number of females in the bank implies any attempt at sampling may yield an unrepresentative sample and consequently poor results and outcome. Therefore given the population of the study which was 76, a census approach was adopted. The census is where all the units of the population are selected for the study and given the small number of the female population it made it impossible to select a sample. All female workers in the bank

were contacted for information. A complete enumeration or collection of details from, or about, in the universe is called a census (Murthy, 1967; Sarantakos, 2005). This method fit this research because all the female staff were selected as respondents at the National Investment Bank head office in Accra were contacted to responses to elicited from them on the issue under study.

3.5 Types of Data

Primary Data: This constituted data collected from the field which mostly constituted structured questionnaire and semi-structured interview.

Secondary Data: This data source constitutes works that has already been done in the field of women studies and women in the workplace as well as challenges of women in the formal services sector. Therefore, journals, internet sources, published and unpublished dissertations as well as empirical literature form the secondary data for the study.

3.6 Sources of Data

The study made use of both primary and secondary data. Primary data were gathered through field and questionnaires to obtain information from female staff of the National Investment Bank regarding kinds of challenges that confront them as women workers with dual responsibilities and how they are able to cope.

Secondary data were generally obtained from text books, magazines, articles, journals, internet sources, published and unpublished dissertations as well as empirical literature and related researches. The researcher also obtained information on staff categories and distribution from official records at the head office of the National Investment Bank. The National Investment Bank also provided official records on the conditions of service of female workers and their work related duties and activities.

3.6 Research Instrument

Given the small nature of the population semi-structured questionnaires and interviews would be used to collect data from respondents. These are semi-structured questionnaires and interviews in the sense that, they follow less structured procedures (Berg, 2004). Questions are ordered during the interview, language can also be adjusted and interviewers are allowed freedom to probe far beyond the answers given by respondents. Interviewing in this process is in-depth that went beyond just the answers provided to find hidden causes of the subject matter (Sarantakos, 2005).

In this research, the researcher used this format of questionnaires and interviewing the female respondents of the bank. The researcher asked probing questions and also asked in-depth questions aimed at finding out the nature of their work and their working conditions as well as the peculiar working conditions that confront them as women. The interview also covered how these women coped with their working conditions and managed their dual roles as women workers and as mothers and wives. The researcher did this by using a questionnaire. The questionnaire contained a set of questions not strictly according to pattern but structured such that the subject matter of the research is not lost.

However, this allowed the researcher the freedom to digress and ask other probing questions and also allowed the respondents to freely express their views on the subject matter. The questionnaire was administered by the researcher.

3.7 Ethical Issues

In any research there is the need for the researcher to consider ethical issues paramount so that there is no infringement on respondents' rights and privacy. This researcher was therefore mindful of the fact that in an organisation like the National Investment Bank,

employees were concerned about confidentiality and careful about the information that they gave out so that they do not divulge information to the public unnecessarily. The respondents were assured of the confidentiality of the information that they gave in relation to the research and the researcher made sure these information were kept confidential. The information required in this direction might include the organisation's records of workers information as regards conditions of service.

The privacy of female workers would also be respected in this research where information pertaining to specific individuals females as in the case of women's work and their private home life. Meanwhile the consent of female workers to administer the questionnaire was sought. This ensured that those respondents were free and willing to respond to questions fairly. Where respondents expressed lack of desire to respond to some questions the researcher would respect such views as such persistence or force would make respondents answer questions under duress which could yield inaccurate results.

3.8 Field work

Field work took place over a period of four weeks in the month of April, 2012. First the researcher sought permission from the human resource manager of the bank before and also asked that a memo be sent around informing all the female employees to be informed of the research and what will be required of them by the researcher. For primary data, the interviewing and questionnaires was conducted on department basis, starting with the cash department, relationship officers, down to enquiries.

The researcher periodically inquired from the respondents whether they were free anytime of the day so that the questioning session could be held with them. Some of the respondents who were contacted and their responses sought when they were on their lunch breaks. Some, especially those in the back offices were questioned while they were executing their tasks at work. That was the way information was sought during the four week period. From the beginning of the research, the response rate was low as the respondents jovially asked the researcher to come back later as it is early days yet. The rate however increased in the second and third week of the month of April, 2012.

However, some respondents who were in upper management were not able to avail themselves for questioning due to work schedules and demands and those who also worked outside the bank were not available in the bank's premises to be questioned.

3.9 Method of data processing and analysis

The data collected was cleaned, edited and coded. The data was then processed using the Statistical Product and Service Solutions (SPSS) software version 15.

This yielded descriptive results (Sarantakos, 2005). The data was summarized using frequencies and percentages and the discussions followed, explaining or describing the information provided in the tables.

The information gathered from the questionnaire was used to provide confirmations and refutation of some of the theoretical findings in the literature.

3.10 Limitations of the study

With such surveys, it was not impossible that some employees at NIB would be sensitive to some questions that were raised in the interview schedules. Efforts were thus made to ensure

respondents really gave indication to what they genuinely believed. Also the researcher had to chase some respondents to have them to interview them since 17 were revisited for responses.

After the information given to management and management offering their support and assuring the researcher of their cooperation, attempts to question management proved futile. Other respondents also made it so difficult for the researcher as she had to spend all day trying to get them to administer the questionnaire.

Also, the researcher had to keep going to the NIB head office every day for the month of April, 2012 to check if the respondents were ready to be questioned. The researcher had to stay all day at the office to get a few respondents to answer the questions in the questionnaire.

The logo of Kenyatta University of Science and Technology (KNUST) is centered in the background. It features a yellow eagle with spread wings perched on a shield. Above the eagle is a torch. Below the eagle is a banner with the Swahili motto 'NYAPSI WISANE NO BADWENNA'. The letters 'KNUST' are printed in large, light grey capital letters across the middle of the page.

CHAPTER FOUR

4.0 RESULTS AND DISCUSSIONS

4.1 Introduction

This chapter of the thesis tackles the objectives of the study set out in the background of the study. This chapter was devoted to using the data collected from the field to address the set objectives. The chapter would be done in sub-headings to give space for expression and detailed explanations of the objectives of the study. The data for the study was collected from female workers of the head office branch of the National Investment Bank.

4.2 Characteristics of women who work at N.I.B

The first objective of this research was to find out what the peculiar socio-demographic characteristics of the women worker at NIB.

Table 2: Age distribution of respondents

Age	Frequency	Percent (%)
18-22	4	8.0
23-27	6	12.0
28-32	14	28.0
33-37	16	32.0
38-42	10	20.0
Total	50	100.0

Source: Field data, 2012

Table 2 displays the age categories of respondents. The table however shows clearly that out of the total of 50 female workers (32%) were within the age brackets of 33-37 and this was followed by 14 females constituting (28%) who also were within the age brackets of 28-32. 12% of the respondents were between ages 23-27 while (20%) were between ages 38-42. This implies more of the female workers in the bank were between ages 33-37. The data on the age of the female employees of NIB also goes to confirm the data in the GLSS 5 of the age distribution of the Ghanaian labour force of 15-60 which are the productive age group and the backbone of the Ghanaian labour force.

4.3 Marital Status

The marital status has some implication for the lives and work of these women.

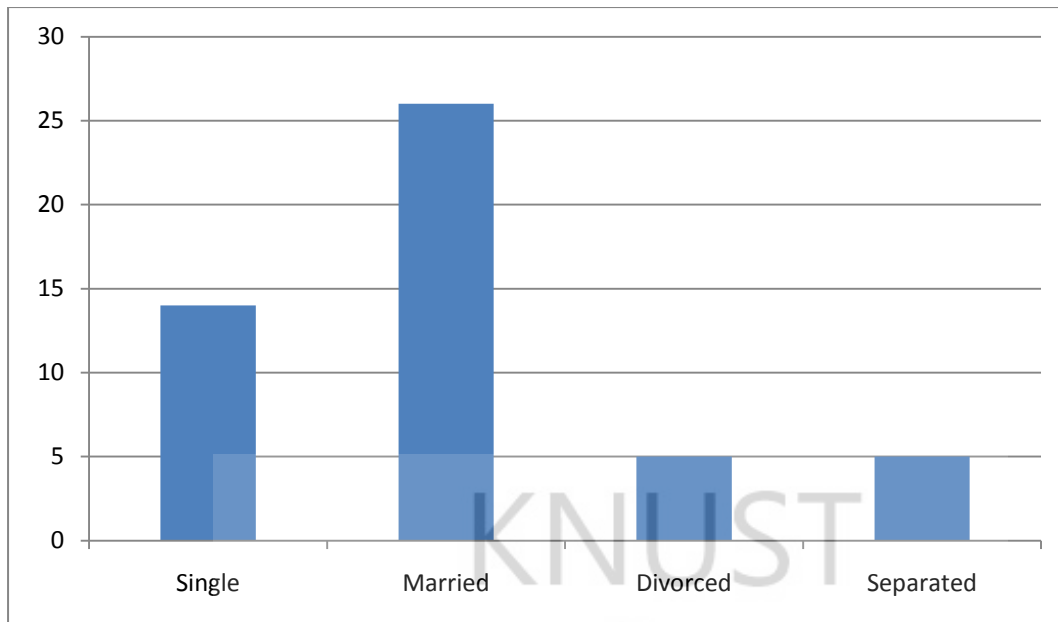


Figure 1: Marital status of respondents (Source: Field data, 2011)

Figure 1 further shows the marital status of respondents. This had implication for the nature of work they did and their responsibilities as wives. The table indicates that majority, 26 (52%) of the respondents were married. Fourteen (28%) of the respondents were single while five respondents each were divorced or separated. That meant that there could be so much responsibilities for these married women workers who had to combine home chores and other activities with their work and this could pose challenges for them. Their dual roles as wives and working women could exert so much pressure on them and had implications for their lives and work.

4.4 Number of children

This also matters to the researcher because the number of children also determines the amount of responsibility that women would bear.

Table 3: Number of children

Number of children	Frequency	Percent
None	11	22.0
1.0	9	18.0
2.0	9	18.0
3.0	14	28.0
4.0	5	10.0
5.0	2	4.0
Total	50	100.0

Source: Field data, 2011

The results for the number of children were interesting as most of the respondents (28 percent) had maximum of three children. This alone shows the level of responsibility that such women would bear and combining this with their work would obviously pose challenges. Eighteen percent of the respondents had 1 child with another 9 (18%) respondents having two children. 10% of the respondents said they had 4 children. 4% equally intimated that they had five children. Obviously this indicated that they were the least in the terms of numbers but in terms of number of children they might have more responsibilities at home and therefore all these women would have different ways of coping with the pressure which is the theme of this research.

The religious affiliation of the respondents was also examined to ascertain how it helped these working women to cope with the pressure they go through in their line of work and their traditional roles as women. Figure 2 displays the data on religious affiliation.

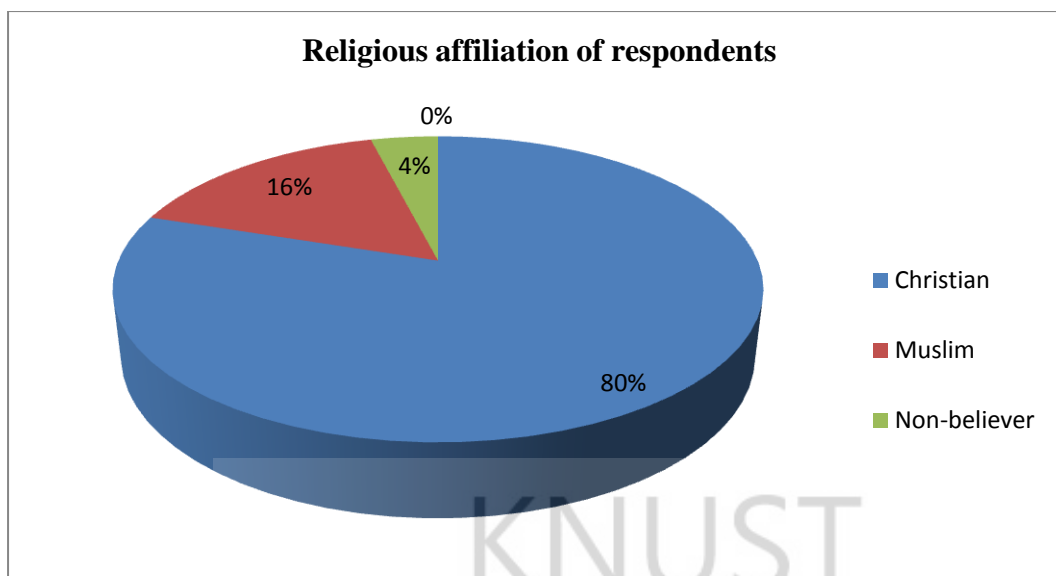


Figure 2: Religious affiliation of respondents

Source: Field data, 2011

Religious affiliation was fairly simple as Christians dominated the sample with (80%) and Muslims (16%) with (4%) nonbelievers. Time devoted to religious activities can pose challenges to these workers but could also be a way of remedying the situation these women are going through.

4.5 Length of stay at the bank

This was necessary because the length of stay also influenced not only the work load due to promotion but also familiarity with staff and customers could bring about challenges to such workers. Working in the Bank for long could also mean that better coping mechanisms had been adopted by these respondents and for that matter such respondents would be vital to this research. The length of stay has been tabled below in Table 4.

Table 4:Length of stay at the bank

Length of stay	Frequency	Percent (%)
1 - 5 years	12	24.0
6 - 10 years	19	38.0
11 - 15 years	8	16.0
16 years and above	11	22.0
Total	50	100.0

Source: Field data, 2011

The length of stay was defined by the number of years that a female employee had served the bank and that was also relevant in the research.

The table shows that (38%) of the respondents said they had served the bank for a period between 6 - 10 years whiles (24%) said they served between 1 - 5 years. Furthermore, (16%) of them served the bank for between 11 - 15 years whiles (22%) said they served the bank for 16 years and above. The data proves that the most (76%) of the respondents have served the bank for not less than six years. The respondents must have all developed coping mechanisms to enable them stay and work for these number of years.

4.6 Rank of respondents

As part of the characteristics of respondents, the ranks of respondents was also considered and covered. Their ranks could also be a factor placing them in a better way to cope with their work and home duties. This is displayed in the table 5 below.

Table 5: Rank of respondents

Rank of respondents	Frequency	Percent (%)
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Cashier/Clerk	16	32.0
Secretary	16	32.0
Officer	12	24.0
Manager	5	10.0
Director	1	2.0
Total	50	100

Source: Field data, 2011

The ranks of respondents cut across the various portfolios available in the bank with more respondents falling between cashiers/clerks and secretaries forming a majority of (64%) of the sample. Female workers of officers' rank formed (24%) whiles (10%) fell within the ranks of managers and (2%) were Directors. This signifies that more females were between the middle and low ranks of the bank which can also have consequences for their work particularly in cases where they are married. That goes to corroborate the finding made by Sackey (2005) and UNDP (2000) that more women remain in the lower ranks due to the culture, structures and demands of the senior management jobs are unfavourable to women. That makes it difficult for them to ascend the ladder to the management level.

4.7 Educational qualification

The next characteristic of the respondents as covered by the researcher was the educational attained by the respondents. Table 6 illustrates the information.

Table 6: Educational qualification

Educational qualification	Frequency	Percent
Higher National Diploma	6	12.0
First Degree	23	46.0

Second Degree	10	20.0
ACCA/ICA/AIB	5	10.0
Other	6	12.0
Total	50	100.0

Source: Field data, 2011

The educational qualification of respondents was quite impressive as more of the female workers of the bank had first degree as their highest qualification. The first degree recorded (46%) of respondents' views and this was followed by second degree with (20%). Higher National Diploma and other professional exams recorded (12%) each and ACCA/ICA/AIB recorded (10%) of the respondents. There is however an improvement in the educational qualification of workers as the majority fell between first degree and second degree constituting (58%) of the total sample. The educational level of the respondent also determined the rank and the amount of tasks the women have to attend to in the office as well.

4.8 The nature of women's work at National Investment Bank

A major objective of this research was to ascertain the nature of women's work at the National Investment Bank head office branch. This objective was tackled by asking respondents to provide answers to questions regarding the time they report to work and when they close from work, their typical working day and their job specifications. That will bring to the fore the load of work the respondents are supposed to do each day in the bank.

The first issue that was handled at this stage was the time the respondents reported to and closed from work and when respondents were asked this question the result was unanimous as they all indicated that they reported for work at 8am and closed at 5pm each day. This means that the greater part of the time during the day was spent within the premises of the

bank. About their work load, majority (52%) said their work load was heavy. Having to serve so many customers at a time was stressful and sitting for long hours also created health problems for them. On the other hand, (48%) said their work load was medium. These were female workers who were at the manager and director levels where they can have some time space to ease up.

This response from the respondents goes in tandem with most of the literature reviewed earlier. For instance according to Joshi (2007) working conditions also vary according to where the employee works. Employees in a typical bank branch work weekdays, some evenings if the bank was opened late, and on Saturday mornings. Hours may be longer for workers in bank branches located in grocery stores and shopping malls, which are opened most evenings and weekends. Branch office jobs, particularly teller positions, require continual communication with customers, repetitive tasks, and a high level of attention to security. The tellers must also stand for long periods in a confined space and now with the recent security concerns, have to go in and out to make copies of the identity cards of their customers.

Banks are usually pleasant places to work. This finding matches what Abou Zeid (2006) said, that full-time tellers work between thirty-five and forty hours a week and in some cases, overtime may be required of them once per week or more depending on the load of work that needed to be cleared. As banks expanded their service hours, respondents who were tellers found it necessary to work shifts that included evenings and Saturday mornings. Because they dealt with the public, tellers must be quick, security minded, courteous, and efficient when people are waiting to be served.

If after all this, they have to go home to the family and attend to the house chores and take care of their families, then there definitely has to be some coping strategies in place to aid

them to carry all these load and still be able to take care of their private issues. To add to the typical day of these female workers, the researcher wanted to know the work specifications of these female workers and the results indicated that (32%) of the sample was basically secretarial staff, who typed documents and received telephone calls, did photocopies of documents and filed and kept records of activities of their superiors.

The clerical staff also formed (14%) with cashiers also constituting (30%) and supervisors and managers forming (24%). This implies that females at the bank were always engaged in such duties. These duties are not only time consuming but also stressful.

To buttress this assertion that the banking job was stressful, the researcher asked respondents how stressful their work was in the view of the respondents. Forty-four percent said the work was stressful, with (22%) indicating that it was restful. Another (34%) described the work as somewhat stressful. This is a clear indication that the work of female workers in the bank was stressful hence challenging implying that they could face serious challenges and therefore they needed some alternative coping strategies or mechanisms to be able to handle the level of stress that they were faced on the job and also at home and other aspects of their lives.

To further ascertain the nature of respondents' work, the researcher sought the views of respondents whether they attended to personal issues at while at work and if they did, what are the kinds of issues they attended to. The result was however emphatic as (70%) of the respondents indicated that they attended to personal issues whiles at work and the rest (30%) answered in the negative. On the kinds of issues they attended to whiles at work, the table below gives further description of the issues. Table 7 illustrates the data from the field on the private issues attended to by respondents while at work.

Table 7: Personal Issues Respondents Attend To At Work

Issues respondents attend to at work	Frequency	Percent (%)
Receive personal phone calls	17	34.0
Sneak out to pay bills	4	8.0
Idling	8	16.0
Sneak out to shop for items to be used at home	6	12.0
General boredom	15	30.0
Total	50	100.0

Source: Field data, 2011

Table 7 clearly indicates that the issues most attended to by respondents are to receive call while working and this received (34%) of respondents views. Other issues that respondents attended to while at work included sneaking out to shop and they constituted (12%), idling also formed (16%) and general boredom recording (30%) of respondents' views. From the data, the researcher gathered, some workers did a particular job over a long period and this created boredom for them. The work was no longer interesting and fulfilling as it should be (Herzberg, 1959). This according to some respondents created laziness in them and reduced their output at the end of the day.

On whether these issues affected their performance at work majority (54%) agreed that it affected their work while 46 answered in the negative. With (54%) of the female respondents complaining personal issues attended to at the workplace affected their jobs, productivity would definitely be affected adversely. Further questions on how exactly this affected their work, the respondents indicated that it delayed their work and also they were not able to meet planned targets.

These factors had severe implications for the output of the employees as they made the work boring and no longer interesting. The factors also made the women workers loiter and that tends to decrease the output of the women employees. If the institution, i.e. NIB underperforms at the end due to employees inability to meet set targets, clientele base can reduce the Board of NIB can reduce incentives and thereby affecting the motivation required to increase the performance of the women employees.

4.9 Challenges women faced in the performance of their jobs at NIB

The crux of this research is on the challenges that female workers at the National Investment Bank Head Office faced. Therefore questions were generated to help address this critical objective of the research. The major question asked here was how female workers were able to manage the difficulties encountered at work and at home.

This generated a lot of responses which can best be described as interesting. To start with, the researcher asked respondents whether they faced any difficulties managing their work and home duties and this received an overwhelming answer as (80%) of respondents said yes they faced difficulties with the rest 20 saying they did not. This then prompted the researcher to ask further some of the difficulties they faced. Several problems were enumerated by the respondents.

First 24 of the 40 respondents, who said they had difficulty in managing their work with their house chores, agreed that they were unable to perform their domestic duties. These included washing, cooking and general household responsibilities.

These they admitted were because they had to be at work throughout the week and sometimes they went to work on Saturdays hence had little time left to handle home or domestic duties.

This affected them as they had to employ house helps to do these household duties when they were away at work. They then have to pay them and sometimes the domestic helps don't do the things you ask them to do and even if they do, not the way you would like.

Secondly, inability to finish office work was also cited as one of the difficulties they faced as both mothers and workers in the bank. These respondents intimated that the time they closed was far too late and so they did not have time to waste to do extra work in the office. This sometimes resulted in unfinished work at the office and further culminating in lost revenue or inability to meet business targets. Six of the respondents indicated that inability to finish office work was a major challenge to them.

The literature is replete with case of tedious and rigorous work in the banks. For instance according to Ivanovich (2005), working with computers in the banking sector is the norm and indeed a mark of modern banking and many organisations all over the world. Meanwhile working with computers has risks and effects on all workers including women. Ivanovich indicated that more than (75%) of the respondents interviewed in Bulgarian banks work on a computer for more than four hours and ranging up eight hours a day.

However, contrary to the finding made by Ivanovich (2005) that more men used the computer than women, all the female employees of NIB worked with the computer more than their male counterparts. All the 50 women said they worked with the computer and 40 men who were in upper management and worked less with the computer.

Most of the women were in the in lower ranks and were the secretaries, cashiers and the clerical staff and their job specifications depended mostly on the use of the computer.

The third major factor revealed was their inability to have time for their children. Again six respondents admitted that they did not have time for their children because they were constantly at work and to further exacerbate the issue, they closed late and arrived home late in the night while their children were asleep. Therefore, they had little time to spend with their children and also left early in the morning, most of the time, before their children woke up. This certainly affected the quality of home life and time at the disposal of the family for bonding as a family. They claimed it had resulted in them drifting far apart and their children taking to liking the alternative care givers such as their house helps more than them, their mothers. It was a major problem for them.

The fourth issue raised by respondents as a difficulty they faced was the nature of the job. The result indicated that four of the 40 respondents who said they had some difficulty combining their jobs with house chores said the job was stressful and demanding hence having a toll on their energy and time forcing them to compromise other relevant personal activities such as home duties. Respondents who were commercial and mortgage loan officers said they worked out of the office, visiting clients, checking loan applications, and soliciting new business. That was just as Abou Zeid (2006) said that loan officers travelled to meet clients, or work evenings if that is the only time at which a client could be met. Financial service-sales representatives also visited clients in the evenings and on weekends to ascertain the client's financial needs.

The researcher explored in all possible ways the kinds of difficulties respondents went through in the bank. An issue that was mentioned was discrimination against them.

When the researcher asked what specific discriminations they went through, respondents gave varied opinions as presented in Table 8 below.

Table 8: Forms of discrimination respondents go through at work

Form of discrimination	Frequency	Percent (%)
Discrimination from male counterparts	17	34.0
Difficulty to get promotion due to their gender	10	20.0
Competition from male colleagues	7	14.0
Difficulty in working with male colleagues	7	14.0
Difficulty in getting contributions through	9	18.0
Total	50	100.0

Source: Field data, 2011

Table 8 displays the forms of discrimination that respondents went through and a cursory glance at these discrimination forms revealed that most of the discrimination came from male colleagues. Discrimination from male counterparts formed (34%) of the total sample. This meant that the male colleagues formed the major source of discrimination to female workers at the bank. This was followed by difficulty in getting promotions as another form of discrimination they went through. When the researcher asked further on this, respondents were reluctant to give their opinions for fear of being victimized. But what was clear was that they were being discriminated against when it came to their promotions. This result was revealed by (20%) of the respondents.

The results further showed that difficulty in working with male colleagues was yet another form of discrimination they went through in the bank with (14%) of the respondents attesting to that. Female workers complained that they were being discriminated when asked to work with men.

This form of discrimination comes from the work environment, where most of these women report to their male superiors who take credit for their work efforts. Leavitt (1971) made the assertion that a woman's status anywhere in the world is her degree of participation in economic life and her control over property and the product she produces. In this light, when the work effort of the woman is not reflecting on her economic life due to the various reward systems that favour men against women, discrimination is at play.

The last form of discrimination was difficulty in getting contributions through. Some female's workers intimated they suffered from this because of their gender. Some contributions were seen as coming from the quarters of females and therefore were not valued by superiors. This rendered their contributions unimportant. This result was equally revealed by (18%) of the respondents. Discrimination is a common phenomenon in gendered institutions and this is clear both in the literature and the empirical evidence available (Ivanovich, 2005; Leavitt, 1971; Obbe, 1980; Sackey, 2005). Furthermore competition from male counterparts was also seen as favouring the male counterparts to the detriment of the female workers. This, the female workers thought was discriminatory toward them. Again this result was revealed by (14%) of respondents.

4.10 Coping strategies of female workers in the bank

The fourth objective of the research was to assess the coping mechanisms that female workers adopted to help them cope with their work as career women and home duties as wives and mothers. The researcher therefore asked questions to help generate responses to answer this objective. When the researcher asked respondents how they coped between their work and home duties the responses generated from respondents are thus displayed in the table below.

Table 9: Coping strategies of women in the N.I.B bank

Coping strategies	Frequency	Percent (%)
Good Planning	12	24.0
Helping hand from family	21	42.0
Spousal support	11	22.0
Other	6	12.0
Total	50	100.0

Source: Field data, 2011

One basic coping mechanism revealed from the table was good planning. This received (24%) of respondents' views. Respondents agreed that good planning was a way out of this problem of juggling between work and home duties and therefore to ease the pressure on them respondents agreed there must be good planning. Furthermore, (42%) of the sample also indicated that they sought help from their families. This included bringing in house helps from their families and for some, asking their siblings who had time to spare to also help them with their house chores as they took care of their work activities.

Another (22%) of the sample said they had support from their husbands and at some level elderly children. The data showed that most of the respondent relied on the help from members of their families in managing their home duties.

The researcher asked how these worked for them and the answers provided are discussed below. Respondents who relied on careful planning said they planned their week ahead and executed plans accordingly. They made sure they did not let anything distracted them.

They were present at where they were supposed to be and performed their roles at work diligently and reported home on time to take care of their house chores. Also, those who also

intimated that they had assistance from their families said, they brought in nieces and sisters to come and take care of their house chores and also take care of their children after school. They prepared meals, did the washing and cleaned the house while they were at work. Those who said they had spousal support also said their husbands arrived home early from work and helped took care of their children by cooking for them, made sure they washed down and did their assignments before they went to bed. These coping strategies helped them to manage between work and home. Their husbands and also assisted them with cleaning and laundry at the end of the week and did not question them about their role as mothers and wives and this finding was made by Easton (2007) in her study of coping mechanisms among South African working mothers. The other category included having friends and neighbours help take care of their children when they returned from school and fed them until they or their spouses returned from work and went for them. On weekends too, they had some assistance from some women who came to do their laundry for which they paid them.

The research would not have been complete without the researcher asking into what specific details of these coping mechanism are. The results generated by this question were however interesting. Table 10 shows the responses from the respondents.

Table 10: Coping plans

Coping plans	Frequency	Percent (%)
Hiring/using family as domestic helps	11	22.0
Tolerance and patience	7	14.0
Divine intervention	9	18.0
Use of time table	18	36.0

Routine health checks	5	10.0
Total	50	100.0

Source: Field data, 2011

When the researcher asked respondents on the specific coping mechanisms they adopted to help them cope with their work and home duties, the results showed that most of the female employees representing (36%) of the respondents adopted and used a time table to help them keep track of their activities which they religiously adhered. (18%) said they sought divine intervention. They prayed for God's hand and strength which they believe saw them through the hard and difficult times in their work and home duties. This they believed made their spouses, family and friends understanding and assisting them with their domestic chores and taking care of their children when they were not around. Furthermore, (22%) agreed that they stacked to their plans for each day so they were able to meet the basic demands of the day.

Another (14%) of the respondents said they were able to cope through tolerance and patience towards their activities. (10%) also said they have taken to having a thorough health assessment intermittently and adhering to the health advices from their medical officers and to keep going and handling their stress and strains.

CHAPTER FIVE

5.0 SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This research was conducted against the background that the National Investment Bank Head Office has of recent times increased the number of female employees in the bank. This created problems for such female workers as they had to combine their work and manage

their homes effectively. This research was therefore conducted to find out what challenges these women went through at the bank as they performed their legitimate work roles as workers and their home and traditional duties as women, wives and in some cases as mothers.

5.2 Summary of the study

The research was conducted using 50 female workers at the bank and the data was collected by means of a questionnaire and a semi- structured interview that was administered conducted over a period of one month. The research set out to address four objectives and for which results and data were gathered to achieve this purpose.

The first objective of the study which was on find out the characteristics of women workers at the bank revealed that women or female workers at the bank were within the working age of 33 and 37 and they were mostly married with children and by educational qualification most of the female workers had first degrees and were also religious.

The second objective addressed the nature of work of these female workers at the bank and as evidenced by the data generated, their work was demanding and stressful with these female workers reporting for work at 8 am and closing at 7 pm each day and this gave them little time to attend to personal and household responsibilities. This therefore compelled them to handle personal and household issues whiles at work.

The third objective set was on the challenges that these women workers faced in the line of work. The research however came out with some challenges and these included the inability to have time for their children, the nature of their work was stressful and for that matter

gave them some health problem. They were unable to finish their office work and therefore compromised deadlines of their work.

These challenges brought in the fourth objective which sought to find out the strategies adopted by these women to cope with the pressures from work and home. The research revealed that these female workers coped by planning well, seeking help from family members in the form of house helps and assistance from sisters and mothers. They also coped by praying to God and dwelling on his strength and guidance and being patient and tolerant with each other at work.

5.3 Conclusion

The summary of the research above can give basis for some conclusions to be drawn. Therefore from the first objective which was to find out the characteristics of females workers at the bank it can be concluded that their characteristics fell in line with the country categorisation of the working class as their ages fell within the working age as well. They were married and were well educated.

The second objective could be concluded on the basis that the nature of work performed by these female employees of NIB was stressful and demanding. They reported early for work and closed late giving them no or little time to attend to household responsibilities. This could have negative implications for their family as they will not be closely bonded.

Furthermore the third objective which was about the challenges these female workers faced at work, it could be concluded that the fact that they faced nagging challenges such as little time for children and performing their traditional gender roles as women, not finishing assigned tasks at the office on time sometimes, standing for longer hours, eye problems waist and back

pains tells that the work this women do is stressful by nature and also pose a serious challenge to them.

About the fourth objective, which was on coping strategies of these female workers, it can be concluded that these workers as a result of the challenges they faced on their jobs and at home have fashioned out various ways of coping with the multiple roles they played and these included sticking to their plans for each day, seeking house helps, friends and family to manage their household duties, having the support and assistance of their spouses while they took care of their laborious office duties and relying on the comfort and strength of God and also being patient and tolerant with each other in line with work.

5.4 Recommendations

Based on the above conclusions, the following recommendations are therefore suggested

- ✓ Women in the bank should be well motivated to meet their basic needs
- ✓ They should be granted exemptions in special cases.
- ✓ Bank should create space for nursing mothers to help them attend to their babies whiles at work instead of leaving them with friends and other people.
- ✓ Time schedules for women should be convenient enough for them to attend to household duties.
- ✓ Female workers should not be made to accumulate their leave periods since most of them accumulate leave days with the view to commuting the leave days to cash.
- ✓ Transfers of women to areas other than where their families are stationed should be done at the instance of female workers so that women workers can have time for their families.

- ✓ Training programmes on managing work and home should be organized for women workers from time to time to enable them manage their work and their home as well.

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