

Developing Work-life Balance Initiatives to Enhance Job Satisfaction Among Working Mothers in the Nigerian Banking Sector

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DOI: <https://doi.org/10.62154/ajmbr.2026.022.01014>

Abstract

This study examined work-life balance initiatives to enhance job satisfaction among working mothers in the Nigerian banking sector. It aimed to critically explore employees' perspectives on these initiatives to develop an effective policy framework for their implementation. The study was anchored in work-life border theory and adopted an interpretivist paradigm with a phenomenological strategy. Using a cross-sectional design, primary data were collected from 14 working mothers through semi-structured interviews, employing purposive and snowball sampling techniques. Data were analysed thematically using Braun and Clarke's reflexive thematic analysis framework. Findings indicated that perceptions of work-life balance practices were shaped by four subthemes: limited formal policies, inconsistent managerial discretion, absence of institutional childcare support, and workload and leave constraints. Maternity leave emerged as the most valued initiative, alongside health and family benefits, flexible scheduling, and supervisory empathy. Key barriers to effective implementation included excessive workload and performance pressures, rigid leave approval processes, long and unsociable working hours, outdated policy frameworks, and lack of childcare provision. The study contributes to knowledge by providing both theoretical insights into work-life border dynamics and empirical evidence on practical barriers and enablers of work-life balance in the Nigerian banking sector. It concluded that robust work-life balance practices are essential for improving the wellbeing and job satisfaction of working mothers, and recommended extending paid maternity leave to at least six months to support recovery, family bonding, and smoother reintegration into work. Suggestions for further research were also outlined.

Keywords: Work-Life Balance, Job Satisfaction, Working Mothers, Nigerian Banking Sector, Maternity Leave, Flexible Scheduling.

Introduction

Work-life balance (WLB) refers to the equilibrium between employees' personal affairs and their work obligations. WLB initiatives are programmes and policies implemented by organisations to ensure that employees maintain a healthy and rewarding personal life, enabling them to execute their job responsibilities effectively without compromising health, safety, wellbeing, or family dynamics (Bagobiri and Dakwoyi, 2024; Wilson-Amadi

et al., 2024). Several of these initiatives have been applied by organisations, particularly in the banking sector, due to the high levels of physical, mental, and emotional stress employees face and the need to maintain global best practices in contemporary human resource management (Ingsih et al., 2022; Rathi and Islam, 2024; Khan et al., 2022). However, Suhartini and Nurnadjamuddin (2023) contended that the mere existence of WLB initiatives does not automatically enhance job satisfaction or organisational performance without consistent implementation, monitoring, and evaluation, which are notably lacking in the Nigerian banking sector (Bagobiri and Dakwoyi, 2024). This shortcoming is exacerbated by the absence of statutory requirements for WLB provisions in Nigeria, particularly in the private sector, leaving their implementation subject to managerial discretion, where performance maximisation often takes precedence over employee welfare (Wilson-Amadi et al., 2024; Ndulue, 2024).

In recent times, especially following disruptions caused by the COVID-19 pandemic, Nigerian banks have gradually introduced WLB initiatives (Oriloye, 2023). This has prompted scholarly interest in how such initiatives influence employee and organisational performance (Ogunola, 2022; Uzochukwu et al., 2023; Nnani et al., 2024). Yet, there remains a paucity of studies examining the in-depth subjective perspectives of working mothers regarding WLB practices and job satisfaction. In high-pressure environments such as the banking sector, working mothers face unique challenges in balancing family obligations with work demands (Kaur and Venkateswaran, 2020). These include inadequate maternity support, long work hours, rigid schedules, and workplace policies that fail to consider dual responsibilities, undermining job satisfaction (Kasbuntoro et al., 2020). Additional pressures, such as intense competition from male colleagues, insufficient gender-sensitive policies, and fear of sudden layoff, further exacerbate this issue (Yahaya et al., 2022).

The absence of job satisfaction can undermine employee morale, reduce commitment, increase turnover, and diminish productivity, ultimately affecting organisational performance (Salolomo and Agbaeze, 2019). While WLB initiatives (such as leave policies, flexible scheduling, employee assistance programmes, and work autonomy) have been introduced to mitigate work stress (Okeke et al., 2022; Uzochukwu et al., 2023), their effectiveness is often limited by lack of top management commitment, inconsistent implementation, scarce resources, and inadequate monitoring (Nnani et al., 2024). Consequently, initiatives may exist only in policy documents, offering employees limited opportunity to benefit fully (Nwangwu and Nwangwu, 2023). This problem is particularly pronounced for working mothers, who must balance childcare, spousal attention, and family management alongside job demands (Yahaya et al., 2022). The qualitative exploration of these lived experiences remains insufficient, as most studies are quantitative and focus on specific WLB initiatives without emphasising working mothers (Okeke et al., 2022; Nwibere, 2024; Bagobiri and Dakwoyi, 2024; Ndulue, 2024). This study therefore addresses this gap by thematically analysing qualitative data to generate insights for developing effective WLB practices that enhance job satisfaction among working mothers

in the Nigerian banking sector. To actualise this aim, the following objectives were established:

1. To critically explore employees' perceptions of the existing work-life balance practices currently available to working mothers in the Nigerian banking sector.
2. To understand the work-life balance practices that working mothers perceive as most supportive of their job satisfaction in the banking sector.
3. To critically investigate the perceived challenges undermining the effective implementation of work-life balance initiatives for working mothers in the Nigerian banking sector.
4. To thoroughly investigate employee-suggested improvements for more effective and inclusive work-life balance policies suitable for working mothers in the Nigerian banking sector.

Work-Life Balance (WLB) in Organisational Contexts

Work-life balance (WLB) is widely recognised as a critical management concept that refers to the equilibrium between employees' professional obligations and personal lives in ways that prevent either sphere from undermining the other (Wilson-Amadi et al., 2024). WLB initiatives are therefore organisational policies and programmes designed to enable employees to maintain a rewarding personal life while effectively carrying out their job responsibilities without jeopardising their health, wellbeing, or family dynamics (Bagobiri and Dakwoyi, 2024). Gadzali (2023) framed WLB as an individual capacity to allocate time effectively across personal and professional commitments, while Uddin et al. (2023) highlighted the extent to which employees experience satisfaction and engagement in both domains. Similarly, Borgia et al. (2022) stressed WLB as the ability to perform work without undue interference from personal or family conflicts.

Despite differences in emphasis, these perspectives converge on the theme of harmony between work and personal commitments. Wilson-Amadi et al. (2024) presented balance as a steady state in which neither domain intrudes on the other, whereas Bagobiri and Dakwoyi (2024) framed WLB primarily as an organisational responsibility implemented through formal initiatives. In contrast, Gadzali (2023) located the responsibility with the individual, underscoring personal time-management skills. Uddin et al. (2023) introduced the psychological dimension of satisfaction and engagement, while Borgia et al. (2022) emphasised separation, suggesting WLB as freedom from disruption. Collectively, these definitions underscore WLB as a multidimensional construct spanning organisational structures, personal initiatives, and psychological wellbeing. The significance of WLB has been widely acknowledged for both employees and organisations. Tamunomiebi and Oyibo (2020) argued that WLB enhances job satisfaction, commitment, and morale while reducing absenteeism, burnout, and exhaustion. Similarly, Chaudhuri et al. (2020) noted its role in mitigating the adverse outcomes of excessive workloads and prolonged hours. Wong et al. (2020) further linked WLB to heightened motivation, creativity, and productivity,

while Kelliher et al. (2019) observed that supportive WLB practices improve organisational reputation, workplace culture, and employee retention. Oyewobi et al. (2019) stressed that this is particularly critical in high-demand industries such as banking, where long hours and intense pressures often heighten work-life conflict. Together, these scholarly contributions demonstrate that WLB not only strengthens employee wellbeing and performance but also enhances organisational sustainability by ensuring access to a committed and stable workforce.

WLB Practices in the Nigerian Banking Sector

As a key sector in Nigeria's economy, the banking industry has gradually adopted work-life balance (WLB) practices, though their implementation remains inconsistent compared to developed regions such as Europe, the Americas, and Asia (Pepple et al., 2025). These initiatives include remote or hybrid work, childcare services, flexible hours, maternity and paternity leave, wellness programmes, and paid time off (Akinbode et al., 2022). Their main aim is to help employees, especially working mothers, manage both work and family roles more effectively (Ejimofo and Ogundare, 2023). Among these practices, maternity leave is the most widely recognised, typically lasting 12 to 16 weeks with either full or partial pay, and provides mothers time for recovery and childcare, thereby reducing post-birth pressures (Ethelmary and Nebolisa, 2019; Nnani et al., 2024; Nwangwu and Nwangwu, 2023). Other initiatives are less common. Onsite crèches in some banks ease mothers' anxieties and improve productivity (Nwibere, 2024), while childcare subsidies reduce financial strain (Ogunola, 2022; Okeke et al., 2022; Okikiola, 2022).

Flexible working hours allow schedule adjustments but remain limited due to managerial concerns about discipline (Onu et al., 2018; Onwuchekwa and Ezeanolue, 2023). Hybrid work is similarly rare, mostly restricted to executives because of security concerns (Oriloye, 2023; Salolomo and Agbaeze, 2019). Other provisions include emergency leave, breastfeeding breaks, and return-to-work programmes (Uzochukwu et al., 2023; Williams et al., 2021). Overall, the literature confirms maternity leave as the dominant WLB initiative in Nigerian banks (Ethelmary and Nebolisa, 2019; Nnani et al., 2024; Nwangwu and Nwangwu, 2023). However, the availability and effectiveness of other practices remain uneven. Onsite crèches are progressive but limited (Nwibere, 2024); childcare subsidies are rare (Ogunola, 2022; Okeke et al., 2022); flexible hours and hybrid work face managerial scepticism (Onu et al., 2018; Onwuchekwa and Ezeanolue, 2023; Oriloye, 2023); and emergency leave is inconsistently applied (Uzochukwu et al., 2023). More strategic initiatives, such as career development, lactation support, and reintegration schemes, have been highlighted as long-term solutions (Williams et al., 2021).

WLB Practices and Job Satisfaction: Exploring the Connection

Several Nigerian scholars have examined the link between WLB practices and job satisfaction in the banking sector. Pepple et al. (2025) found that paid time off, wellness programmes, and flexible arrangements significantly improved female bankers' job

satisfaction and retention in Calabar. Okeke et al. (2022) similarly revealed that leave policies, flexible scheduling, and supportive work environments boosted female employee performance. Uzochukwu et al. (2023) showed that leave policies positively influenced branch expansion, while alternative work arrangements improved employee retention. Nnani et al. (2024) also reported that flexible work arrangements enhanced job security and engagement, whereas leave entitlements strengthened employee commitment. Consistently, Nwangwu and Nwangwu (2023) and Onu et al. (2018) found leave policies and flexible scheduling to be significant predictors of organisational sustainability and normative commitment in deposit money banks.

Other studies broaden this perspective. Salolomo and Agbaeze (2019) showed that WLB, particularly compressed workweeks, telecommuting, and managerial support, improved bank performance. Wilson-Amadi, Okereke, and Ofoegbu (2024) also found that autonomy, telework, and supervisor support significantly enhanced employee performance. Conversely, Bagobiri and Dakwoyi (2024) reported that flexible arrangements boosted performance but leave policies had no significant effect, suggesting varied outcomes. Ndulue (2024) further highlighted work support systems, annual leave, and flexible scheduling as positive drivers of performance. Overall, the literature broadly agrees that WLB enhances job satisfaction, though effectiveness varies across practices. Paid leave and flexible scheduling are often linked to improved employee wellbeing and retention (Okeke et al., 2022; Uzochukwu et al., 2023), while flexible arrangements consistently emerge as highly impactful for engagement, job security, and performance (Pepple et al., 2025; Nnani et al., 2024). However, findings such as those of Bagobiri and Dakwoyi (2024) suggest that not all initiatives, especially leave policies, produce uniform results. Studies by Salolomo and Agbaeze (2019) and Wilson-Amadi et al. (2024) also stress the importance of managerial support and work-family enrichment, implying that organisational culture and leadership commitment shape the effectiveness of WLB in Nigerian banks.

Challenges to Implementation of WLB Initiatives in the Nigerian Banking Sector

As Pepple et al. (2025) observed, WLB initiatives in Nigerian banks face significant impediments, which explains their limited adoption. A major challenge is that their provision is not a legal requirement under Nigerian labour laws, leaving banks under no statutory obligation to implement them (Yahaya et al., 2022). Consequently, top management often treats such initiatives as discretionary luxuries, undermining implementation (Akinbode et al., 2022). Managerial indifference further exacerbates weak prioritisation and poor policy enforcement (Bagobiri and Dakwoyi, 2024). Technical barriers also play a role, as data security concerns discourage remote and hybrid work (Nwibere, 2024). Cultural constraints such as entrenched long working hours, rigid schedules, and performance pressures make flexibility less acceptable (Ogunola, 2022). Furthermore, the absence of reliable performance metrics in flexible work contexts limits managerial

willingness to adopt them (Okeke et al., 2022). A lack of managerial training further weakens integration of WLB into daily operations (Pepple et al., 2025). Financial constraints also contribute, as initiatives like childcare subsidies, crèche facilities, and paid leave are often perceived as costly in a profit-driven sector (Tamunomiebi and Oyibo, 2020).

Taken together, these perspectives suggest that legal, managerial, technological, cultural, and financial barriers impede the consistent application of WLB in Nigerian banks. Pepple et al. (2025) linked weak enforcement and managerial expertise to the discretionary nature of WLB, while Yahaya et al. (2022) and Akinbode et al. (2022) highlighted the absence of regulatory backing as a key enabler of neglect. Bagobiri and Dakwoyi (2024) underscored managerial reluctance, while Nwibere (2024) pointed to data security as a technical barrier. Culturally, long working hours and rigid targets discourage flexible work practices (Ogunola, 2022). Finally, Tamunomiebi and Oyibo (2020) stressed that profit-maximisation priorities deter investment in costly WLB schemes. In essence, the stagnation of WLB in Nigerian banking stems less from lack of awareness and more from entrenched legal, structural, and cultural impediments.

Theoretical Framework

This study is grounded in the work-life border theory, propounded by Clark (2000), a sociological and psychological framework explaining how individuals manage and negotiate the boundaries between work and personal life. The theory posits that these are interconnected but distinct domains, each with its own rules and values, and individuals act as “border crossers” who move between them (Clark, 2000). Its central premise is that people shape and negotiate these borders to achieve balance, reduce conflict, and enhance wellbeing. Flexibility, permeability, and smooth transitions between domains are therefore essential, with greater compatibility and support strengthening one’s ability to manage work–life dynamics (Sarker, Ahuja, & Sarker, 2018). The theory has gained wide application in management and occupational research, with empirical studies confirming its relevance. Llanos et al. (2025) found that employees actively negotiated life–work demands to minimise role conflict and improve productivity.

Leppäkumpu and Sivunen (2023) showed that organisational support frameworks enabled employees to sustain balance and avoid burnout, while Özdemir (2023) demonstrated that clearly defined and navigated borders enhanced wellness and productivity. Collectively, these findings validate the theory’s practical usefulness in understanding employee wellbeing and performance. In this study, the theory is particularly relevant as it frames how working mothers in Nigeria’s banking sector navigate the demanding boundaries of career and family life. As Clark (2000) envisages, such individuals are daily border crossers, seeking satisfaction in both domains by relying on organisational support, flexibility, and permeability. This framework directly informs the study’s objectives: examining employees’ perceptions of WLB practices, identifying those linked to job satisfaction, exploring implementation challenges, and gathering reform suggestions. It thus provides a conceptual lens for interpreting how individual efforts, organisational practices, and

institutional structures shape the work–life experiences of female bankers and influence their wellbeing and job satisfaction.

Methodology

Research Paradigm and Approach

Researchers typically follow three main philosophical traditions in creating knowledge: positivism, interpretivism, and realism or pragmatism (Saliya, 2023). This study adopted an interpretivist paradigm because it focused on the subjective perceptions and lived experiences of working mothers regarding WLB initiatives, rather than testing causal relationships between objective variables (Mbanaso et al., 2023). Unlike positivism, which prioritises objectivity, numerical data, and generalisation (Nyabuto and Wabwoba, 2024), interpretivism enables context-specific insights and deeper understanding of how employees interpret organisational practices (Means and Mowatt, 2024). Realism, which combines quantitative and qualitative methods to examine both causality and subjectivity (Hoda, 2024), was also not appropriate. Instead, interpretivism was chosen because it best aligned with the study's aim of capturing nuanced experiences, perceptions, and worldviews of working mothers in Nigeria's banking sector (Turin et al., 2024).

Following the adoption of an interpretivist philosophy, an inductive research approach was employed. Induction aligns with interpretivism by allowing themes, patterns, and theoretical insights to emerge from qualitative data rather than testing predetermined causalities (Maruashvili, 2024). In contrast, a positivist study would have favoured deduction, grounding the investigation in existing theories and hypotheses and applying quantitative methods to test them (Pregoner, 2024). Induction ensures that findings are grounded in the subjective perspectives and lived experiences of working mothers, enabling a deeper understanding of WLB issues in the Nigerian banking sector (Muurlink and Thomsen, 2024).

Research Design

The research strategy adopted for this study was phenomenology, which employs qualitative methods to explore the lived experiences of participants and how they make sense of phenomena (Sandilands and Ingram, 2024). Since the study focused on working mothers' experiences of WLB practices, phenomenology enabled the elicitation of rich and detailed insights into how participants define, perceive, and interpret such initiatives and their impacts (Van Manen, 2023). While surveys or case studies could have been suitable for evaluating hypothetical relationships using numerical data (Mayukh and Al-Giffari, 2023) or examining WLB within a specific organisation (Ellis and Hart, 2023), phenomenology is more appropriate as it foregrounds participants' lived experiences across multiple banks, allowing for a nuanced understanding of both commonalities and differences in their work-life realities (Stolz, 2023).

This study adopted a cross-sectional time horizon, conducted once within a short period of months rather than years. Unlike longitudinal studies, which span several years with repeated observations, cross-sectional investigations are short-timed and collect data only once (Hunziker and Blankenagel, 2024). This design enabled an examination of participants' present lived experiences and perceptions of WLB practices within a defined period, without the need for extended tracking (Maier et al., 2023). A longitudinal horizon would have been more appropriate if the study sought to monitor changes in WLB practices or employee satisfaction over time (Wai et al., 2024; Lin, 2023). However, since the focus was on capturing current realities rather than long-term trends, the cross-sectional horizon provided timely, cost-effective, and contextually rich insights aligned with a phenomenological study rooted in interpretivism (Bauhoff, 2024).

Sample and Sampling Technique

The study targeted 14 working mothers in the Nigerian banking sector. In qualitative research, smaller samples are appropriate since the aim is not broad generalisability but detailed, nuanced insights into participants' lived realities (Pyo et al., 2023; Dehalwar and Sharma, 2024). A sample of 14 was therefore adequate to identify common themes while capturing individual distinctiveness, and it aligned with the principle of data saturation where new insights diminish as interviews progress (Bhangu et al., 2023; Tisdell et al., 2025). Snowball and purposive sampling were adopted. Snowball sampling allowed participants to recommend others (Ahmed, 2024), while purposive sampling ensured only mothers with at least one year of banking experience were recruited (Ahmad and Wilkins, 2024). These techniques were more suitable than random sampling as they targeted respondents with characteristics directly relevant to the study (Pyo et al., 2023).

Data Collection Procedure

Primary data were obtained from working mothers in the Nigerian banking sector. Unlike secondary data, which is historical and may not address the present focus, primary data provides current, context-specific insights aligned with the research aim and objectives (Hazari, 2024; Verma et al., 2024). Secondary data would have been suitable only if the study required historical records of WLB initiatives (Zou and Xu, 2023). Semi-structured interviews were conducted electronically, enabling in-depth exploration of participants' experiences while allowing flexibility for them to express personal perspectives. Responses were recorded, transcribed, and later analysed thematically (Phillips et al., 2024). This mono-method approach, specifically qualitative, aligned with the study's interpretivist orientation, prioritising lived experiences and subjective perceptions over verification of causal relationships (Dubé et al., 2023). Quantitative or mixed methods were deemed inappropriate given the study's focus on in-depth understanding rather than testing causalities or generalisability (Wallwey and Kajfez, 2023; Takona, 2024).

Ethical Consideration

The study adhered to ethical standards for research involving human participants. Approval was obtained from the Faculty of Administration and Management, University of Calabar, Nigeria, ensuring that the study met institutional ethical requirements. Informed consent was secured from all participants prior to data collection, with clear explanations of the study's purpose, voluntary participation, and the right to withdraw at any time. To maintain confidentiality, participants' identities were pseudonymised during transcription and analysis. The use of electronic interviews was justified on ethical grounds, as it allowed participants to respond in a private, comfortable setting while minimising disruption to their work schedules. All data were stored securely and accessed only by the research team, ensuring the protection of participants' personal information throughout the study.

Data Analysis Technique

Data obtained from participants were analysed using the Braun and Clarke reflexive thematic analysis (RTA) method. This framework systematically reduces vast qualitative data from diverse participants into themes and subthemes that address the research questions, making it a widely used method for qualitative analysis (Rowland and Conolly, 2024). The process comprises six steps, beginning with data familiarisation, followed by initial coding, theme identification, naming, and culminating in report presentation, all of which facilitate a systematic understanding of qualitative data (Sommechai, 2024). Findings emerging from this analysis were discussed in relation to existing relevant literature as well as Clark's (2000) work-life border theory, which serves as the study's theoretical framework.

Analysis and Results

Description of Interview Participants

The interview participants were pseudonymised in line with the study's ethical provisions, and were identified as P₁, P₂, P₃...P_n instead of by name. Analysis of their demographic characteristics revealed that all participants were married with substantial family responsibilities, with most supporting between four and seven family members. This indicates that they carried significant domestic obligations alongside their banking roles. The majority also possessed considerable work experience in the sector, ranging from 5 to 15 years, suggesting they were well positioned to provide informed insights on prevailing WLB initiatives. Several participants had worked in more than one Nigerian bank, exposing them to diverse institutional practices and policies. They also represented a broad cross-section of banking roles, including cashier, customer service officer, loan officer, marketing officer and relationship manager. Collectively, these demographic traits highlight that participants were not only experienced bankers but also working mothers actively negotiating the demands of family and work, making their perspectives highly relevant to the study's aims and objectives.

Table 1: Description of Interview Participants

Participants	Current role	Length of work experience	Experience in more than one bank	Size of immediate family	Current marital status
P1	Universal Teller Agent	12 years	No	A husband and 2 children	Married
P2	Customer Care Assistant	8 years	Yes	4 persons	Married
P3	Marketing Officer	8 years	Yes	5 persons	Married
P4	Loan Officer	11 years	Yes	6 persons	Married
P5	Foreign Exchange Officer	8 years	Yes	6 persons	Married
P6	Operations Officer	11 years	Yes	5 persons	Married
P7	Relationship Manager	11 years	No	4 persons	Married
P8	Cashier	5 years	Yes	7 persons	Married
P9	Customer Service Officer	6 years	Yes	---	Married
P10	Cashier	5 years	Yes	4 persons	Married
P11	Marketing Officer	7 years	No	5 persons	Married
P12	Loan Officer	15 years	Yes	7 persons	Married
P13	Customer Relations Officer	12 years	Yes	6 persons	Married
P14	Cashier	5 years	Yes	4 persons	Married

Source: Interview data (2026)

Data Coding Process

The Braun and Clark (2006) reflexive thematic analysis framework guided the coding process in this analysis. To do this, the researcher carefully read each participant's transcript (ranging from P1-P14) in order to get familiarised with the data. By highlighting meaningful patterns in the responses of participants, the researcher was able to inductively generate initial codes from the data. These codes were subsequently categorised and clustered under four (4) themes emerging from the data. It was a repetitive process, whereby codes were refined and checked for consistency across all participants. This made certain that the finalised code sheet (see Table 2) better portrayed the lived experiences, challenges and suggestions of working mothers in the Nigerian banking sector.

Table 2: Code Sheet

Theme	Indicative Codes
Employees' perceptions of the existing work-life balance practices for working mothers in the Nigerian banking sector	- Maternity leave considered too short - Leave approval processes slow and rigid

Theme	Indicative Codes
	- Existing policies viewed as formalities, not fully supportive - Lack of flexible work arrangements (remote work, adjusted hours) - Limited childcare support within banks
Work-life balance practices that working mothers perceive as most supportive of their job satisfaction in the banking sector	- Longer maternity leave duration - Flexible work arrangements (part-time, hybrid, adjusted schedules) - On-site or subsidised childcare services - Recognition and reward systems tied to family-friendly policies - Supervisory support and empathy towards family responsibilities
Perceived challenges undermining the effective implementation of work-life balance initiatives for working mothers in the Nigerian banking sector	- Bureaucratic and rigid approval processes for leave - Workload pressure and performance-driven culture - Fear of victimisation or being seen as "less committed" - Insufficient staffing to cover absences, leading to resistance - Limited awareness or communication of existing policies - Lack of organisational will to prioritise family-friendly reforms
Employee-suggested improvements for more effective and inclusive work-life balance policies suitable for working mothers in the Nigerian banking sector	- Extension of maternity leave to six months - Implementation of flexible or remote work options - Provision of on-site childcare facilities or crèche partnerships - Training for managers on gender-sensitive administration - Transparent and faster leave approval processes - Stronger enforcement of WLB policies across branches

Source: Interview data (2026)

Reflexive Thematic Analysis of Themes and Subthemes

Under this unit, the qualitative data obtained from the interview were critically analysed thematically and discussed thoroughly. This process enabled the identification of four (4) main themes, each reflecting dimensions of participants' subjective experiences with the WLB initiatives in the Nigerian banking sector. These themes and relevant subthemes have

been critically analysed and discussed in view of relevant scholarly literature as well as the theoretical premises of the work-life border theory (Clark, 2000). This theory was instrumental in the analysis and discussion because it provided a strategic lens for explaining and comprehending the ways in which working mothers transit the interactions between work duties and family commitments.

Theme 1: Employees' perceptions of the existing work-life balance practices for working mothers in the Nigerian banking sector

The first main theme was about exploring employees' perceptions of the existing WLB practices for working mothers in the Nigerian banking sector. It aimed to explain participants' views on currently available WLB policies and supports in this sector. From the analysis of interview data, it was revealed that these participants' perceptions regarding existing WLB practices are shaped by four (4) distinct subthemes, namely: limited and inadequate formal policies; inconsistent managerial discretion; absence of institutional childcare support; and workload and leave limitations. These subthemes reflect the fact that even though WLB initiatives are present for working mothers, they are often perceived as being inconsistently implemented and inadequately tailored to the actual realities of working mothers in this sector.

Subtheme 1: Limited and Inadequate Formal Policies

Participants stressed that formal policies are narrow, with maternity leave as the main support. Participant 13 explained: *"In my bank, maternity leave is the main support for mothers. We are given just three months after delivery... Sometimes nursing mothers get permission to close earlier, but it depends on the manager, and it is not official."* Similarly, Participant 14 noted: *"They normally give us three months' maternity leave with half salary... Nursing mothers may resume late or close early, but it is not consistent."*

Others lamented the lack of progress. Participant 10 said: *"Over the years, I have not seen much change. The same maternity leave and annual leave are what we rely on."* In contrast, Participant 7 described: *"In my organisation, we are given six months' maternity leave, fully paid. After that, there is the option of hybrid work. Nursing mothers can work from home a few days each week, which has really helped me."*

These contrasts show how most banks offer outdated, minimal policies, while a few provide flexible supports. Clark's (2000) work-life border theory explains that rigid borders limit balance, leaving mothers in conflict. Empirical studies also show that broader supports such as flexible work and health benefits improve satisfaction and performance (Pepple et al., 2025; Wilson-Amadi et al., 2024; Okeke et al., 2022). Hence, weak policies undermine WLB, but Participant 7's account demonstrates how stronger provisions reshape experiences positively.

Subtheme 2: Inconsistent Managerial Discretion

Even where supports exist, access often depends on managers' attitudes. Participant 13 noted: *"Sometimes nursing mothers get permission to close earlier, but it is not always granted. It depends on the manager, and it is not official. Some managers can be friendly, others can be hostile."* Similarly, Participant 12 said: *"There is nothing written down to say mothers should close earlier. It depends on the branch manager's understanding. In some branches you can close, in others you cannot."*

This inconsistency created tension. Participant 8 explained: *"Approval for leave is not easy. Sometimes you apply and wait for weeks. It depends on the manager... in some branches people get approval quickly while in others it takes forever."* By contrast, Participant 11 described occasional empathy: *"In my own case, my manager has been understanding. If I need to attend to my child's health emergency, I am allowed to step out. But still, it is not a policy; it depends on who is in charge."*

These accounts show how discretion fosters unequal treatment, with some mothers supported and others controlled rigidly. This aligns with Bagobiri and Dakwoyi's (2024) view that poor enforcement and weak managerial training undermine WLB implementation. Clark's (2000) theory further explains that without consistent support, border crossing becomes unstable, heightening strain. As Okeya et al. (2020) note, reliance on discretion widens the gap between written policies and lived experience.

Subtheme 3: Absence of Institutional Childcare Support

A clear pattern in the interviews was the absence of formal childcare facilities. Participant 13 stated: *"No, there are no crèches nearby. We have to rely on relatives or get house helps. Occasionally wellness talks are organised, but they are general and not specific to nursing mothers."* Participant 12 confirmed: *"In some branches there is nothing like a crèche or breastfeeding room. Mothers have to manage on their own."* Similarly, Participant 11 added: *"There is no crèche. You just have to make arrangements yourself. That is why many of us depend on family or house help."*

For others, even hearing of options elsewhere caused frustration. Participant 8 said: *"I have heard that some banks provide crèches in big cities, but in my own branch there is nothing like that. We have to look for someone at home to stay with the children."* A few suggested solutions, such as Participant 7: *"If we had a crèche or a childcare centre in the bank, mothers would work better. Even if it is a partnership with private providers, it will give peace of mind."* These testimonies show that the absence of childcare forces reliance on informal, often unreliable arrangements. Nwibere (2024) also highlighted the scarcity of on-site crèches in Nigerian banks despite their value. In Clark's (2000) terms, this keeps work and family borders rigid, leaving mothers to depend on personal networks rather than structured support. As Sarker et al. (2018) argue, border permeability improves when domains support each other; something missing here. Empirical studies further confirm that childcare

provision reduces stress and improves outcomes (Pepple et al., 2025; Nwangwu & Nwangwu, 2023).

Subtheme 4: Workload and Leave Limitations

Heavy workloads and rigid targets stood out as major barriers. Participant 13 explained: *"One of the biggest challenges is the heavy workload and strict targets. Even with maternity leave, the pressure returns once you resume, leaving no room to adjust to family routines. We also have long hours, and sometimes weekend tasks, which make it difficult to spend quality time with our children. These challenges often leave me exhausted, coming home very late at night and struggling to balance work and family."*

Similarly, Participant 10 added: *"The workload is very heavy, and targets keep increasing. Even if you take leave, when you come back you find you are already behind, so it becomes like you never rested."*

These accounts show that leave alone cannot balance work and family without adjusting workload. Ogunola (2022) linked this to the long-hours culture in banking, while Yahaya et al. (2022) stressed that without legal compulsion, banks resist reducing demands. In Clark's (2000) terms, the work domain sets hard, non-negotiable borders, causing constant spillover into family life. Empirical studies confirm that flexibility, not leave alone, drives satisfaction and retention (Bagobiri & Dakwoyi, 2024; Pepple et al., 2025; Nwagbara, 2020). Thus, workload pressures undermine policies, leaving them symbolic rather than transformative.

Theme 2: Work-life balance practices that working mothers perceive as most supportive of their job satisfaction in the banking sector

The second main theme was about exploring WLB practices that working mothers perceive as most supportive of their job satisfaction in the banking sector. It aimed to explain participants' views on the initiatives and informal practices participants considered most beneficial to their well-being. From the analysis of interview data, four (4) distinct subthemes were identified: maternity leave as a crucial relief; health and family support benefits; flexible scheduling and adjusted hours; and supervisory empathy and informal support. These subthemes suggest that although formal practices such as health insurance and maternity leave offer some level of comfort to working mothers, managerial provision of informal flexibility exerts the most direct influence on their sense of job satisfaction.

Subtheme 1: Maternity Leave as a Crucial Relief

Across the interviews, maternity leave emerged as the most valued support. Participant 14 described it as essential: *"They normally give us three months' maternity leave... not perfect, but at least you can rest and focus on the baby. For me, it has been a huge relief."* Participant 13 added: *"It is the main support for mothers. Many of us combine it with annual leave so we can stay longer with our children. Without that, it would have been impossible to cope."*

However, experiences varied. Participant 7 reported: *"In my organisation, we are given six months' maternity leave, fully paid... It made me feel that the organisation values mothers."* By contrast, Participant 10 noted: *"Over the years, I have not seen any improvement. It is still the same three months, and you struggle to catch up with work immediately."*

These accounts show maternity leave as both relief and limitation. Longer, fully paid leave fosters loyalty and wellbeing, while shorter entitlements offer only temporary respite and heighten stress on return. Clark's (2000) border theory explains this: leave temporarily strengthens the family domain, but rigid resumption rules reassert hard borders. Empirical studies reinforce the point, with Yahaya et al. (2022) noting limited leave undermines effectiveness, while Bagobiri and Dakwoyi (2024) found extended leave improved job satisfaction. Thus, maternity leave remains crucial, though its value depends on scope and conditions.

Subtheme 2: Health and Family Support Benefits

Some participants highlighted health and family support benefits as helpful but limited. Participant 13 explained: *"There is health insurance that covers our children's medical needs... But apart from that, there are not many benefits directly targeted at mothers."* Participant 11 echoed: *"The medical insurance package covers family members, including children... But beyond health, there are no real benefits that ease the life of working mothers."*

Others stressed these supports did little to offset workload pressures. Participant 10 noted: *"Health insurance is there, but it is not enough. It does not take away the stress of long hours, heavy workload and lack of flexibility."*

These views suggest health and family benefits provide financial relief but remain background supports rather than core enablers of balance. Within Clark's (2000) framework, they strengthen the personal domain indirectly but do not soften rigid work borders. Empirical evidence confirms this: Pepple et al. (2025) found family-oriented benefits improve satisfaction but have limited impact unless paired with workload adjustments and flexibility. Thus, while valued, these benefits are supplementary rather than transformative.

Subtheme 3: Flexible Scheduling and Adjusted Hours

The possibility of adjusted hours and flexible arrangements was widely linked to better balance. Participant 14 noted: *"Another thing they do for nursing mothers is that they allow us to resume late... and close a bit earlier... It may be just one hour, but it makes a difference."* Participant 13 echoed: *"Sometimes nursing mothers are allowed to close earlier, but it is not consistent... The problem is that it is not always granted."*

Participant 7 described more formalised flexibility: *"In my bank... there is also hybrid work. Nursing mothers can work from home a few days in the week. That has made a big difference for me."* By contrast, Participant 10 lamented: *"We don't have flexibility... It is rigid—same resumption time, same closing time, and often overtime."*

These accounts show flexibility as a powerful but uneven enabler. Where available, it reduces conflict and enhances wellbeing; where absent, it heightens strain. Clark's (2000) theory explains this: flexible schedules make borders between domains more permeable, easing transitions. Empirical evidence supports this, with Bagobiri and Dakwoyi (2024) and Wilson-Amadi et al. (2024) identifying flexible arrangements as strong predictors of satisfaction. Overall, the interviews show flexibility to be transformative when present, but its absence sustains imbalance.

Subtheme 4: Supervisory Empathy and Informal Support

A recurring theme was the role of supervisors in shaping mothers' experiences through empathy and informal support. Participant 11 gave a clear example: *"In my own case, my manager has been understanding... The support I get makes me feel less anxious. It helps me to keep my focus on work because I know my manager will not embarrass me."* Participant 8, however, described the opposite: *"Approval for leave is not easy... Some are strict and unsympathetic, and that makes things hard for mothers."*

Participant 13 highlighted both sides: *"It depends on the manager. Some can be friendly; others can be hostile. If you are lucky... you get small allowances... But if not, you just suffer."* These contrasts show that empathy is manager-dependent rather than policy-driven.

Clark's (2000) theory explains this: when supervisors are empathetic, the work domain relaxes its borders, but when rigid, it becomes dominant and intrusive. Empirical studies also confirm this, with Pepple et al. (2025) noting supervisory support boosts satisfaction and retention, while Nnani et al. (2024) highlight the risks of relying on informal empathy instead of formal policy.

Theme 3: Perceived challenges undermining the effective implementation of work-life balance initiatives for working mothers in the Nigerian banking sector

The third main theme identified in this study sought to explore the perceived challenges currently degrading the effective execution of WLB initiatives for working mothers in the Nigerian banking sector. It explained the structural and cultural factors inhibiting the effectiveness of existing WLB policies for working mothers. From the interview data analysed, five (5) distinct subthemes were identified, namely: excessive workload and performance pressures; rigid leave and approval processes; long and unsociable working hours; outdated and insufficient policy frameworks; and lack of childcare provision. Essentially, these subthemes underscore that the current work environment in which working mothers operate degrade the proposed benefits of existing WLB initiatives. This leaves them tussling for insufficient practical support in navigating the sea of professional demands and intense family responsibilities, especially for those with large family sizes.

Subtheme 1: Excessive Workload and Performance Pressures

Participants repeatedly stressed workload as the biggest challenge. Participant 2 explained: *"The workload is too much. Even after maternity leave, you return to targets and tasks that*

have piled up. You are expected to perform at the same level immediately, which puts mothers under huge stress." Similarly, Participant 10 noted: *"The pressure is always there. You cannot slow down or else they see you as weak. For mothers, it is draining because we must meet targets while caring for our children."* These accounts show how workload negates existing supports, reinforcing Clark's (2000) point that rigid work borders overpower the personal domain. Empirical findings also echo this, with Wilson-Amadi et al. (2024) reporting workload as a key barrier to effective WLB policies.

Subtheme 2: Rigid Leave and Approval Processes

Another common frustration was difficulty accessing leave. Participant 8 remarked: *"Getting approval for leave is not easy. You apply, and it may take weeks. Sometimes it is even declined without explanation."* Participant 11 added: *"There is no flexibility. Even if it is family-related, managers can delay approval. This makes mothers feel helpless."* These experiences highlight how managerial gatekeeping weakens policy intentions. As Clark (2000) suggests, rigid borders make crossing into family life stressful. Literature confirms this barrier, with Yahaya, Jimoh and Ameen (2022) finding restrictive leave policies to be a major source of dissatisfaction.

Subtheme 3: Long and Unsociable Working Hours

Participants pointed to extended hours as another major obstacle. Participant 14 explained: *"We resume early and close late, sometimes even weekends. It leaves no time for children. By the time I get home, they are already asleep."* Participant 12 shared: *"Banking hours are long, and overtime is common. For mothers, it feels like living at work instead of balancing work and home."* These reflections capture how unsociable hours intrude on the personal domain, supporting Clark's (2000) view that work often dominates family boundaries. Bagobiri and Dakwoyi (2024) also noted that long hours directly erode employee wellbeing and satisfaction.

Subtheme 4: Outdated and Insufficient Policy Frameworks

Some participants expressed disappointment at stagnant policies. Participant 10 said: *"Over the years, I have not seen any change in policies for mothers. It is still the same maternity leave and nothing more."* Participant 13 reinforced this: *"The policies we have are not enough for today's realities. Times have changed, but the system has not."* These views suggest that outdated frameworks create a gap between employee needs and organisational response. This resonates with Clark's (2000) emphasis on flexibility, which is lacking here. Empirical studies (Pepple et al., 2025) also confirm that outdated policies weaken the impact of WLB initiatives.

Subtheme 5: Lack of Childcare Provision

Finally, participants strongly emphasised the absence of childcare support. Participant 7 noted: *"There is no crèche or childcare support in my bank. You are left to find your own solution, which adds to the stress."* Participant 14 echoed: *"Childcare is our biggest problem. If organisations had facilities, mothers would cope better."* The lack of provision forces mothers to struggle across domains with little institutional help. Clark's (2000) theory highlights that without permeability, mothers face rigid borders, which this absence reflects. Empirical evidence by Wilson-Amadi et al. (2024) revealed that the lack of childcare provision significantly undermines job satisfaction and retention among employees, especially when other support mechanisms are inadequate to cushion this effect.

Theme 4: Employee-suggested improvements for more effective and inclusive work-life balance policies suitable for working mothers in the Nigerian banking sector

The fourth main theme of the study focused on analysing employee-suggested improvements that could be applied to actualise effective and inclusive WLB policies for working mothers in the Nigerian banking sector. This theme reflects participants' subjective proposals for reinforcing and improving current WLB support systems for working mothers. In that effort, five (5) distinct subthemes were identified, namely: extension of maternity leave; reduced workload and target adjustments; flexible and remote work arrangements; provision of childcare facilities; and managerial training and policy enforcement. Essentially, these subthemes have shown that not only do working mothers seek longer and more supportive leave offers, they also desire structural improvements that will be administratively implemented in order to provide adequate support in managing work and family responsibilities.

Subtheme 1: Extension of Maternity Leave

One of the most consistent suggestions from participants was the need to extend maternity leave. Participant 14 strongly expressed: *"Three months is not enough at all for a mother who just gave birth. By the time the baby is barely stable, you are asked to resume work, and the stress becomes too much. If the government or the banks can make it six months with full pay, mothers will return healthier and more focused."* Similarly, Participant 10 explained: *"After maternity leave, you rush back when the baby is still very small. You cannot concentrate at work because you are constantly worried about the child. I believe extending maternity leave would help mothers to recover better and also bond with their babies without rushing back."* These accounts show that mothers perceive current leave policies as inadequate, creating tension between personal and work domains. Clark's (2000) theory highlights the strain caused by rigid borders; extended leave would soften these boundaries and allow smoother transitions. Empirical research confirms this view: Bagobiri and Dakwoyi (2024) found that longer leave duration significantly improved job satisfaction and retention. Thus, the participants' calls for extension directly align with both theoretical expectations and

empirical evidence of improved wellbeing when maternity leave is longer and more supportive.

Subtheme 2: Reduced Workload and Target Adjustments

Another strong recommendation was for lighter workloads and adjusted targets, especially for nursing mothers. Participant 11 explained: *"The workload is too much, and the targets are the same for everyone. Even when you return from maternity leave, they still expect you to deliver at the same rate. That is not realistic. If they can reduce the targets for some time, it will reduce the pressure."* Participant 7 echoed this point: *"After I resumed from maternity leave, the pressure was immediate. They want you to start chasing customers and meeting sales numbers as if nothing happened. There should be some adjustment to help mothers reintegrate gradually."*

The participants' voices show that the rigid expectations of performance make the work domain highly intrusive, overshadowing personal responsibilities. Clark's (2000) framework explains this as a lack of permeability in the border between roles. Instead of allowing mothers space to balance, the workload tightens the work-life boundary. Empirical evidence supports the need for adjustments: Yahaya et al. (2022) showed that unrealistic workloads undermine the benefits of other WLB initiatives, while Pepple et al. (2025) found workload management directly correlated with higher satisfaction among working mothers. The insights therefore stress that workload reduction is as critical as formal leave entitlements for achieving meaningful balance, as reinforced by Ngozi and Chinelo (2020).

Subtheme 3: Flexible and Remote Work Arrangements

Several participants recommended flexibility and remote work as long-term solutions. Participant 7 shared her experience: *"The days I worked from home made my life much easier. I could plan my time, feed my baby, and still attend to customers online. If remote work is made permanent, even for just a few days a week, mothers will cope better."* Participant 13 added: *"Flexibility in closing and resumption times should be a normal policy, not something left to the mercy of managers. We need it to balance family needs with work. Remote work should be an option too."*

Others noted the absence of such opportunities. Participant 10 lamented: *"In my bank, we don't have remote work or flexible hours. Everything is fixed, and overtime is constant. That is why many mothers break down with stress."* These contrasting perspectives highlight flexibility as a critical reform. Clark's (2000) theory positions flexibility as the key to permeability of borders, allowing smoother navigation between domains. Empirical studies affirm this; Wilson-Amadi et al. (2024) found flexibility one of the most effective practices in reducing work-family conflict. The participants' recommendations therefore illustrate both lived need and theoretical validity of flexibility and remote work as sustainable WLB strategies.

Subtheme 4: Provision of Childcare Facilities

Childcare facilities also featured strongly among suggested reforms. Participant 14 said: *"The bank should provide crèche or childcare centres. It will help mothers a lot because sometimes we have no one to leave the child with. If there is a crèche within the bank, you can focus on work knowing your child is safe nearby."* Participant 8 reinforced this: *"Childcare is the biggest problem. We don't have affordable or reliable support outside, so if banks can provide crèche services, many of us will perform better without worrying."*

The absence of childcare forces mothers into constant negotiation, often weakening their performance and satisfaction. Clark's (2000) theory underscores the value of institutional support in easing border transitions. In line with this, Llanos et al. (2025) reported that structured organisational support significantly reduces conflict and stress among employees managing dual roles. The suggestion of childcare facilities, therefore, not only reflects immediate needs but also aligns with theoretical and empirical findings about the value of institutional support systems in creating permeability between roles (Ndulue, 2024; Ejimofor and Ogundare, 2023).

Subtheme 5: Managerial Training and Policy Enforcement

Participants also emphasised that policies alone are not enough without effective enforcement and managerial training. Participant 13 explained: *"Sometimes the policies are there, but the problem is enforcement. Managers are not trained to support mothers. Some are harsh and make life difficult even when the policy says otherwise."* Participant 11 agreed: *"There should be more training for managers on how to handle working mothers. Right now, everything depends on their personal attitude. If they are strict, you suffer. If they are nice, you manage. That is not good enough."*

These insights show that informal discretion creates inequality and inconsistency in mothers' experiences. Clark's (2000) theory highlights the relational aspect of border management: supportive managers can make the work domain flexible, but rigid ones make it intrusive. This is echoed in empirical evidence: Pepple et al. (2025) demonstrated that managerial support strongly moderates the effectiveness of formal policies. Therefore, participants' call for training and enforcement underscores the need to make supportive practices standardised, not optional as suggested by (Ajirowo et al., 2022; Akanji et al., 2020).

Conclusion, Recommendations and Contributions

This study critically explored employees' perspectives on work-life balance (WLB) initiatives with the aim of informing a policy framework capable of enhancing job satisfaction among working mothers in the Nigerian banking sector. The findings conclude that although WLB initiatives are present within the sector, they are limited in scope, unevenly implemented, and heavily reliant on managerial discretion. Maternity leave remains the dominant formal provision, while other supportive mechanisms such as flexible scheduling, childcare support, and workload adjustments are either absent or inconsistently applied. As a result,

access to WLB benefits is neither structured nor equitably enforced. The study further establishes that excessive workload, rigid approval processes, long and unsociable hours, and outdated policy frameworks significantly weaken the effectiveness of existing initiatives. These conditions create rigid boundaries between work and family roles, reinforcing the tensions described in Clark's (2000) work-life border theory and constraining working mothers' ability to balance competing demands.

The study also concludes that job satisfaction among working mothers is closely linked not merely to the existence of WLB initiatives, but to their quality, consistency, and institutional support. Maternity leave, health and family benefits, flexible scheduling, and supervisory empathy were identified as the most meaningful contributors to satisfaction, indicating that both formal policies and relational support structures matter. However, when these supports operate within performance-driven cultures characterised by high targets and limited flexibility, their positive effects are diminished. Overall, the study affirms that without coherent frameworks, organisational commitment, and structural flexibility, WLB initiatives risk remaining symbolic rather than transformative. Sustainable job satisfaction for working mothers in the Nigerian banking sector therefore depends on embedding WLB within organisational culture, operational structures, and leadership practices rather than treating it as a peripheral welfare provision.

Recommendations

In line with the findings made in this study, the following recommendations were suggested as measures to enhance WLB practices for working mothers in the Nigerian banking sector:

1. There is need for Nigerian banks to extend the duration of maternity leave for working mothers to at least six months on full pay. This will enhance their perception of the effectiveness of WLB practices by allowing working mothers substantial time to recover and bond with family, thereby accelerating seamless re-integration into work with minimal stress.
2. Managers of Nigerian banks should implement an incremental workload reduction strategy for returning mothers by especially halving targets for their first three months after resumption. This will enhance the implementation of WLB practices by mitigating excess work pressure, accelerate work re-integration and preserving their wellbeing during re-integration.
3. There is a real need for the sustained introduction of hybrid work policies that will allow working mothers to work remotely at least two days a week, while the remaining three days can be on-site. This flexible work arrangement will foster permeability between work and family domains, ensuring that working mothers are better positioned to management responsibility from both domains seamlessly without clashes. This will enhance their experience with WLB practices of their banks and enhance working mothers' productivity over the long term.

4. Banks should establish childcare facilities such as in-house crèches or partner with certified childcare providers near branches to cater for the children of working mothers while they work. This is essential in enhancing the effectiveness of WLB practices of banks by giving working mothers peace of mind with respect to the safety of their children, reduce occurrences of absenteeism and improve their job satisfaction. When all these conditions are in place, there is a high probability of increased employee morale and job retention among working mothers.
5. Nigerian banks should introduce mandatory WLB training programmes for managers and enforce compliance with policies through regular audits. This will improve the effectiveness of WLB practices by eliminating inconsistencies in implementation, ensure fairness, and make these practices more reliable and accessible to all working mothers.

Contribution to Knowledge

This study contributes to knowledge by extending understanding of how working mothers in the Nigerian banking sector experience, perceive and interact with existing WLB practices. By thematically exploring their subjective experiences, it exposes the current policy gaps, the uneven role of managerial discretion and unavailability of structural supports like childcare facilities. The study also extends the application of Clark's (2000) work-life border theory in the context of the Nigerian banking industry. This demonstrates the degree to which rigid organisational borders escalate work-family conflict among working mothers, hence revealing a unique insight. In doing so, the study provides empirical evidence backed by existing literature, while offering specific insights into the realities of WLB for women in the Nigerian banking sector.

Limitations and Future Directions

All participants in this study were married working mothers in the Nigerian banking sector, but only a few of them shared useful insights into the roles of a supportive husband in helping them deal with WLB, leaving a substantial gap for further studies. Again, all the participants were still married to their husbands, so the perspectives of single mothers were not captured in this research. These limitations constitute major gaps for further studies because they miss the voices of husbands and single mothers, whose realities would have enriched the discussion on the impact of WLB practices on job satisfaction among working mothers. Furthermore, this study was limited to a qualitative analysis of the lived experiences of working mothers in the Nigerian banking sector. It does not provide quantitative insights into the causality between WLB practices and job satisfaction; which could have led to generalisable insights for the Nigerian banking sector as a whole. As such, the findings and insights generated by the study are intended for developing more inclusive WLB policies for working mothers, rather than providing a basis for statistical generalisations.

To address the gaps raised by this study, it is suggested that future researcher incorporate the voices of single mothers and illuminate the roles of husbands in helping working mothers navigate work and family responsibilities. Also, there is need for investigation of the lived experiences of managers as they implement WLB practices for working mothers. This investigation will shed light into the subjective experiences of managers in the peculiar case of interacting with working mothers in the context of WLB, revealing the root issues necessary for a robust improvement of organisational support mechanisms for mothers. With these insights, Nigerian banks can better institute reforms in the current WLB practices in a way that addresses the unique circumstances of managers who implement them and working mothers who access them.

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