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# AN ASSESSMENT OF PEOPLE'S ATTITUDE TOWARDS PREGNANT WOMEN IN NIGERIAN BANKS: CASE STUDY OF SOME SELECTED BANKS

By

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## Abstract

*The study assesses people's attitude to pregnant women working in Banks. Over the counter and in the Bank Halls, pregnant women bank workers are not seen. Pregnant women working in the banks are associated with factors like laziness, not fast in discharging inquiries and requests. Both interview and observation methods were used in data collection. The results showed that pregnant women working in banks are lazy, an attitude which affects quick response to long queues in the banks. It also showed that pregnant women bank workers' conditions are not considered by male workers and that fellow women workers are indifferent to them. The study recommended that pregnant women should not be allowed to attend to customers in the banking halls as their involvement slows down works and that they should be allowed to commence their maternity leave during pregnancy.*

## **INTRODUCTION**

Employers of labour often expect maximum performance from their employees to ensure good output. Yet there are certain conditions which either overtly or covertly affect workers' productivity. Such conditions if unattended to, could affect the growth and expansion of such organizations.

It is no gainsaying that while healthy workers work hard, others may be lazy. This is the situation in Nigerian banks where workers' performances vary. An average cashier takes sometime to attend to a single customer. This is particularly so in the first generation banks where there are large customers. There are situations where unusually large number of customers were in a single queue waiting to be attended to. Pregnant women working in banks are being examined in this study.

The attitude of the Nigerian men to women is indicative of their negative perception of the womenfolk. It would be expected that with the present drive towards modernization in Nigeria, the negative attitudes of men to women would change, but the reverse is the case. The only force that seems to be propelling change is the recent reactions by the Nigerian women to their age-long oppression by the menfolk. Nigerian women have, in recent times, formed associations vested with the role of fighting for the rights of women.

There is now a general outcry for women's emancipation and empowerment. This seems to be yielding some positive results as they are being placed in positions of authority which is a departure from what it used to be.

This study examines the conditions of pregnant women working in banks, their attitude to work as well as the attitudes of other workers to them. Essentially, the study situates the condition and attitudes of the pregnant women bank workers within the general context of the need for speedy response to customers in banks. This was borne out of the fact that banks require agile staff to combat their heavy workload especially when there are long queues of customers to attend to. The question arises, how do pregnant women workers function in such a situation?

### **THEORETICAL FRAMEWORK AND LITERATURE REVIEW**

Hakim (1996) categorized women employment into two: working women and home-maker. Working women work full time for at least twenty years after entering the labour market either continuously or with breaks. Women in this category expect a longtime career in paid employment and plan on this basis. The planning includes deciding on fertility, with some choosing to be childless while others plan the number and spacing of their children to minimize disruption in their careers. On the other hand, women in the second category work full time until in adult life, i.e. in time of marriage or more commonly, the birth of a child. They either leave the labour force or return to part-time employment.

From time immemorial, men and women perform different tasks. United Nations (cited in Onwusah, 2009) states that everywhere in the world, the workplace is segregated by sex, the consequence of which is occupational segregation. Women have always been heavily concentrated and overrepresented in low skill, routine non-manual occupations. They worked as clerks, cashiers, typists, secretaries and receptionists and unskilled manual jobs like retailing, clearing and personal services. In 1990, women constituted 18 percent of labour force, by 1992, this number has risen to 525 (Wirth, 2001). According to Wirth, segregation remains a major obstacle in breaking through the glass ceiling and glass walls. It is obvious therefore that women are gender-typed in some specific jobs, a pattern that still holds today.

It has been observed that the factors affecting women's career include family background, role models and setting standards and goals among others (Onwusah, 2009). Indeed high achieving women are few. But in general, such women came from backgrounds that provide them with a relative unobstructed sense of self and an enriched view of women capabilities (Lemkau, 1983).

It is pertinent at this juncture to examine women and job satisfaction. Wesley and Yuld (cited in Murtala, 2008) see job satisfaction and commitment to work as the way an employee feels about his job. That is, a generalized attitude to work based on the evaluation of different aspects of that work. Murtala (2008) opines that job satisfaction is a function of employees' commitment to work.

According to Isaacson (1972 cited in Murtala, 2008), what women workers derive from a job is far more than the cash in a pay envelop. It includes how she looks at self, ours, others in her peer group, how she looks at her job, the importance of work performed and other various abstract variables.

In contemporary world, changes are being experienced in all facets of life including women work in formal organizations. Women now work outside their homes than ever before (Rosenfred, 1979). It is therefore very obvious that in the world today women have experienced dramatic social transformation and this has been occurring over some period of time.

Women have been increasingly entering into the labour force and are projected to continue to do so despite many obstacles. According to Elaine and Elson (1999), the obstacle include disparity in wage with male counterparts in workplace, slow pace of career mobility etc.

It has been noted that the level of development in any nation depends largely on the status of, and the respect accorded women (Azikiwe, 1992; Kandiyoti, 1985). In countries where women's status has improved, there is high rate of development whereas in those countries where women's status is low, there is no remarkable development.

In Africa, women contribute a great deal to development. This is because they are largely responsible for the food consumed by the family and for health, nutrition and education needs of every member of the family (Azikiwe, 1992). Azikiwe (1992:6) refers to women as "the lifeblood of the family and society".

### **SOCIAL SETTING OF THE BANKS**

The settings of the banks visited were similar. Bank staff operated from an enclosure with a counter from where they attended to customers. Customers who were in bank to either save or withdraw money often waited in a long queue. Customers who were in the bank either to make enquiries or to open new accounts did not need to join the queue because they were often few and quickly attended to.

In the queue, customers were attended to one after the other. Usually in the first generation banks, lengthy queues emerged and customers stayed long in the bank. None of the banks visited provided enough seats for customers. Customers usually waited in the queue standing for as long as it would take for them to be attended to.

### **METHODOLOGY**

The data were collected from banks; an institution hereby considered a public place. A bank is a place where people with different social, cultural, economic, religious and educational backgrounds converged to either lend, save or withdraw money.

The methods of data collection include: indepth interview and observation. The banks

were visited thrice a week (Mondays, Wednesdays and Fridays) for seventeen (17) months during which both bank's staff and customers were interviewed while banks daily operations with regard to customers' services were observed. A total of 120 bank staff and 408 customers were interviewed in the proportion of 40 staff from the first generation banks and 80 staff from the new generation banks and 204 customers from each of the two categories of banks respectively.

All the four (4) first generation banks in the study location were selected. They include First Bank, Union Bank, Afri-Bank and United Bank for Africa (UBA). On the other hand, eight (8) of the fifteen (15) new generation banks in the area were selected using the simple random sampling technique. The banks are Bank PHB, Zenith Bank, Intercontinental Bank, Finbank, Diamond Bank Oceanic Bank and Skye Bank and Fidelity Bank.

**Table 1: Banks where Data were collected**

Name of Bank	No.	Location	Nature of Location
First General Banks	4	Uyo	Urban/State capital
New Generation Banks	8	Uyo	Urban/State capital

**Table 2: Proportion of Bank Staff interviewed**

Name of Bank	No. of Staff per Bank	Total	Percentage
First Generation Banks	10(4 Banks)	40	33.3
New Generation Banks	10 (8 banks)	80	66.7
<b>Total</b>		<b>120</b>	<b>100</b>

**Table 3: Total Number of Customers Interviewed in each Bank**

Name of Bank	No. of Customers	%
First Bank of Nigeria Plc	204	50
Union Bank of Nigeria Plc	204	50
<b>Total</b>	<b>408</b>	<b>100</b>

**Table 4: Percentage Proportion of Distribution of Customers Interviewed**

Sex	Bank			Total	%
	First Generation Banks	Second Generation Banks			
Male	102	102		204	50
Female	102	102		204	50
<b>Total</b>	<b>204</b>	<b>204</b>		<b>408</b>	<b>100</b>

Respondents were interviewed while on queue waiting to be attended to by bank staff. Bank staff were interviewed during break period since it was impossible to discuss with them while on duty.

## **FINDINGS**

The result of the analysis of the interview questions showed that customers sometimes stand for as long as three hours before they are finally attended to. This is more pronounced in the first generation banks. This occurs mostly when salaries are paid. As they arrived at the bank, they are expected to join an existing long queue. In this condition, customers are very eager to be paid so that they can stop the stress of standing for a long time. Banks' pregnant workers hardly could cope with such work congestion because the pace at which they attend to customers cannot meet up with their expectations.

Analysis revealed that male bank workers do not take cognizance of the condition of pregnant bank workers even though they are co-workers. Some men said that since they equally suffer the stress of working long hours, every other person whatever his or her condition should suffer the same. Others said that they are not worried about the stress that pregnant women workers go through while pursuing their means of livelihood because women are naturally gifted with strength. Still, other men said that it is not their concern to sympathize with pregnant women while on duty, rather the bank management should do so.

The result revealed that bank senior workers do not show any concern for the pregnant women workers and the danger inherent in allowing them to do stressful works for so long. They said that they are aware that there are pregnant women workers among the staff but they consider it to be no problem. Some said that since they have wives they do not see pregnancy as anything serious while senior women workers who themselves are mothers have similar feelings having gone through child delivery a number of times.

The analysis further revealed that most women bank workers who are not pregnant are also indifferent to the stressful condition faced by the pregnant ones. Though they all do the same work, they show no concern because, according to them, they are also passing through one stress or the other. They said that as women they too are uncomfortable, have one ailment or the other. They said further that they are only worried about their own conditions, that is, how to quickly get out of the stress from any work apportioned to them. But all these women agreed that pregnant women need some considerations in view of their delicate conditions.

It was also observed that some of the bank workers are lazy. An average cashier takes quite some time to attend to a single customer. This was particularly so as the first generation banks. There are situations whereby up to 190 customers are a queue.

## **CONCLUSION AND RECOMMENDATIONS**

Recently in Nigeria, banks and their activities have been the focus of government. There

was the establishment of many banks, a situation which created stiff competition among them. The introduction of E-payment has brought greater efficiency to the banks. Also the sector has employed many workers, male and female. To this end owners of these banks as well as government and managers of the Nigerian economy expects good output and productivity from them.

Consequent upon the changes that have come into the banking sector, greater number of Nigerians now transact one business or the other with the banks in form of either saving, borrowing or engaging in partnership businesses with them. Thus, on daily basis customers troop into the banks to withdraw or save money. This sometimes lead to the emergence of long queues which must be attended to. Consequently, bank workers are expected to work hard.

Having observed in this study the predicament of pregnant women who work in banks and their inability to cope with irregular stressful work periods, is hereby recommended as follows:

Firstly, pregnant bank workers should always be withdrawn to where there are very little stress. In fact, they should not be made to sit for long hours. After child delivery and recovery such workers should be drafted to where work is tedious in order to compensate for little work done during pregnancy.

Secondly, government should make laws that would require a pregnant woman to start her maternity leave when her pregnancy is at an advanced stage not until after childbirth. This is necessary considering the magnitude of work, which is quite enormous in some organizations such as banks. Bank workers do not only sit down attending to customers for a long time but they also close late.

Thirdly, management of banks should sensitize their workers on the plight of pregnant women workers. They should be encouraged to double their efforts whenever any of their immediate co-workers is pregnant. They should always be ready to carry more work loads in such circumstance. They should also be given some remuneration for that.

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