

**PERCEIVED EFFECTS OF WOMEN-DIRECTED EMPLOYMENT BENEFITS ON
JOB PERFORMANCE AMONG FEMALE BANKERS IN SELECTED BANKS IN
CALABAR METROPOLIS, CROSS RIVER STATE, NIGERIA**

Etuk Grace R. and Egwuonwu Chiamaka V

Department of Sociology, University of Calabar, Calabar, Cross River State, Nigeria.

ABSTRACT: *Men and women vary both physically and physiologically, and so do their needs. As such, in work place for instance, the likelihood is that they will also vary in how they feel rewarded for their work or how they are motivated towards enhancing their job performance. This study investigates the relationship between female-directed employment benefits and the job performance of women in selected banks in Calabar Metropolis of Cross River State, Nigeria. Maslow's Need Hierarchy Theory provided the theoretical underpinning for the study, while the research design adopted was the survey method. The purposive sampling technique was used to select 200 female employees of five randomly selected banks, who formed the sample of the study. Data was collected through the administration of a Likert-scale questionnaire while the Pearson Product Moment Correlation Coefficient was used to test the two stated hypotheses that guided the study. Results revealed a relationship between female-directed employment benefits such as crèche facilities and paid maternity leave and enhanced job performance among subjects. Thus, the study recommended the adoption and implementation of more female gender-friendly work policies to meet the specific needs of the many women who have joined and are continuing to join the world of paid employment, as well as enhance their job performance.*

KEYWORDS: Employment Benefits, Job Performance, Crèche, Maternity Leave, Organizations.

INTRODUCTION

Background to the study

Every organization irrespective of its size, structure, composition, goals and objectives depends largely on its human resources for its performance and survival in the business environment. As such, employees remain the most valuable assets and building blocks in an organization because they hold the key to organizational growth and development.

In modern day occupational landscape, men and women jointly constitute the human resources and building blocks of organizations. This was not so in the past when men dominated the work force across the globe. Today however, women have gradually gained entrance and wide acceptance in the world of work, with many of them occupying prestigious positions in different work settings. Indeed, the position of women in the labour market has changed significantly due to their increased participation in both paid employment and the economic sphere of different societies. Be that as it may, understanding how to pattern employment benefits to meet the specific needs of these women who have become integral part of the workforce in many societies is an issue many employees have paid little or no attention to.

Most organisations appear to be oblivious of the fact that different categories of people are motivated differently depending on their specific needs and challenges. Employment benefits

are often generalised by organizations, so that in most instances these benefits do not meet specific needs of employees in terms of their age, sex, marital status and other social characteristics. According to Kepuladze (2014) people have different needs and desires, implying that they are differently motivated. Kepuladze (2014) further noted that understanding of employee's activity goals and motivation is closely connected to proper personnel management and greatly influences enterprise performance. Also Uzonna (2013) clearly stressed that motivation arouses effective job performance.

In the case of women, they have peculiar needs, and face unique challenges. For instance, they are more associated with frequent work interruption (Crompton, Jones & Reid 1982); absenteeism, limited work hours, as well as increased tendency towards lateness to work. Without doubt, these tell negatively on their job performance. However, with proper and adequate motivation, the above negative trends could be avoided and their job performance improved. Unfortunately, many work environments are yet to come to terms with the fact of the peculiarities of women in terms of their needs and motivation. Moreover, before women became fully involved in paid employment, men dominated the employment scene. As such, employment benefits were put in place with little or no consideration about women and their peculiar needs. However, having become part of the world of work; many employers are yet to realize the fact that as the female gender, women have needs that are completely different from those of men, which should to be duly recognized and adequately taken care of within the employment system. Many work places are yet to see the need to pattern employment benefits to accommodate women's specific needs, thus leaving serious gaps in many organizations with regards to the provision of employment benefits that meet the needs of all employees. Against this backdrop therefore, this study examines the extent to which availability of employment benefits that meet specific needs of women affect their job performance. Specifically, the study seeks to find out the effect the provision of crèche facilities and paid maternity leave on the job performance of female employees in selected banks in Calabar, Cross River State, Nigeria.

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Women-directed employments and job performance of female employees

Employment benefit refers to any non-wage compensation provided to employees in addition to their normal wages or salaries. According to Etuk, Ajake, and Iyam (2015), it is the additional reward or rewards provided by employers to employees as a result of their employment. Employment benefits cover all rewards that do not come as direct financial compensation but rather indirectly as "non-pay" packages or "benefits – in kind", although in some case they are converted to financial forms. In Obikoya (1996), employment benefit is described as any compensation cost borne by employers in addition to the pay given to individual employees. They are sometime referred to as "fringe benefits" and according to Kokemuller (2015), cover all forms of compensation provided to employees outside a stated wage or salary.

Job performance on the other hand as noted in Ezigbo and Court (2011) is a multidimensional concept used in expressing the quality of employees' input, their level of innovation, problem solving technique, and ability to effectively utilize available resources. It also covers the overall value individual employee adds to his/her job. Otley (1999) argued that the success of any organization is to a large extent dependent on employees' job performance.

In order to enhance employees' job performance, employees must be optimally motivated. To ensure the optimal motivation of employees, the issue remuneration and employment benefits must be adequately attended to. In the case of female employees, one employment benefit that has the potential of keeping their motivation up-beat is provision of crèche facilities. The availability of crèche facilities as an employment benefit will help relieve female employees some aspects of their traditional role of child rearing, giving them room to still attend to their paid jobs. The imperativeness of crèche facilities as an employment benefit cannot be over emphasized. It could function to provide part of what constitutes "the enabling environment" for employed women in the work force.

Aderemi, Hassan, Siyanbola and Taiwo (2009) argued that crèche facilities will go a long way to enhance job performance of female employees, while Omotosho (2007), stressed that such facilities are beneficial to working mothers to the extent that they make it possible for child care to run simultaneously with paid work schedule. Thus, Etuk, Ajake and Iyam (2015) suggested that crèche facilities should be provided as employment benefits for employed women, particularly those still into child bearing and those with children who are below school age to give them enough space to concentrate at work and boost their job performance.

Paid maternity leave constitute another employment benefit that could positively influence job performance and productivity among female employees. In Etuk et al (2015), it is noted that organizations should both recognize this and take it seriously if the performance of female employees must be optimized. Maternity leave will enable women solve pending and pressing domestic issues, and also give adequate initial care to their new born, so that upon resuming work, they will concentrate better on their jobs. In addition as Etuk et al (2015) noted, the period also gives women room to recuperate from the stress associated with pregnancy and resume work stronger.

Maslow's Need Hierarchy theory provides a theoretical underpinning for the arguments in focus. In his theory, Maslow (1943) cited in Inyang, (2004) asserts that man's needs are structured hierarchically to include: physiological, safety, social, esteem and self-actualization needs. In the views of Maslow as Inyang, (2004) pointed out, when any of these needs are met, individual are motivated. On the basis of this assertion, it can be deduced that performance which is a function of motivation will depend on whether or not these needs are satisfied. In the case of female employees, having their specific needs met will go a long way to motivate them towards improving their job performance. To be precise, the provision of female gender employment benefits like crèche facilities or paid maternity leave will facilitate the satisfaction of their self-actualization need. This is to the extent that such benefits will create room for their children to receive care and still allow them function in their job and advance in their chosen careers. Therefore, going by Maslow's analysis, meeting female employees' needs via women-directed employment benefits such as the ones under consideration will provide adequate motivation for female employees towards enhanced job performance.

RESEARCH METHODOLOGY

This study was undertaken among female employees in selected banks in Calabar Metropolis Cross River State, Nigeria, using the survey research type of research design. Samples were drawn from among 302 female employees of four purposively selected banks in Calabar Metropolis namely: First City Monument Bank (FCMB), First Bank, Zenith Bank and United

Bank for Africa (UBA). 50 female employees were then randomly selected from each of these banks, making the sample size for the study 200. To obtain the needed data, a well-structured Likert scale questionnaire was utilized. Using the Pearson Product Moment Correlation Coefficient, the generated data were used to test the following hypotheses were tested:

1. There is a significant relationship between availability of crèche facilities and enhanced job performance among female employees of banks.
2. Fringe benefit in terms of paid maternity leave has a significant relationship with enhanced job performance among female employees.

RESULTS

Table 1: Distribution of respondents on responses to demographic data

Demographic Data	No of Respondents	Percentage
Sex		
Female	200	100
Age		
21 – 30	15	2.5
31 – 40	105	52.5
41 – 50	56	28
51 and above	24	12
Total	200	100
Marital status		
Married	102	51
Single	83	41.5
Separated	15	7.5
Divorced	0	0
Total	200	100
Educational qualification		
WAEC	3	1.5
HND/OND	70	35
B.Sc/B.Ed	120	60
M.Sc/P.Hd	7	3.5
Others	0	0
Total	200	100
Religion		
Christianity	153	76.5
Islam	41	21.5
Others	6	3
Total	200	100

Source: Field work, 2015.

Table 1 shows the demographic characteristics of the respondents who in terms of sex are all females, being the gender of focus in the study.

In terms of age, the table reveals that majority of the respondents (52.2%) are within the age range of 31 – 40 years. This has strong implications for the issue under investigation. Due to both modernity and the increase in the number of years spent to acquire education up to the tertiary level, the age at which many women marry in contemporary Nigeria has increased significantly. Unlike before, many women now marry in their late twenties or early thirties. This means that their period of child bearing may span into their early, mid or even late thirties. Thus, if the age range of the female bankers in this study ranges between 31 and 40, it means that a number of them still have young children, and would therefore need crèche facilities; while some others are still into child bearing and would require both crèche facilities and paid maternity leave as part of their employment benefits.

Table 1 also revealed that 51% of the respondents, which is the highest proportion are married. Being that most of the respondents are married, it drives home the fact that many of them would be involved in raising families through child bearing which marriage occasions. Thus, the need for crèche facilities and paid maternity leave as part of their employment benefits cannot be over-emphasized. Besides, even among the singles who constitute 41.5% of the respondents, there are still some who may have become involved in raising children as single mothers and therefore would still need as part of their employment benefits, crèche facilities and paid maternity leave, as much as or even much more than their married counterparts.

Again, results showed that majority of the respondents (60%) have a university degree. Acquiring a university degree in Nigeria, especially in public universities, takes a while. This is as a result of the fluctuations in academic calendars that characterize public universities due to incessant strike actions by their lecturers. This coupled with the long wait to embark on and complete the one year compulsory national service, eats into the age at marriage of many girls, who prefer to tidy these aspects of their lives before settling into marriage, as doing otherwise may disrupt their educational pursuit. This explains why many of the women like the ones in this study would still be into child bearing between the ages of 31 and 40, and would therefore require women directed employment benefits.

Lastly, the table indicates that 76.5% of respondents are Christians. This is expected as the study area, Calabar, the capital of Cross River State, is located South of Nigeria, where Christianity is the predominant religion.

Test of hypotheses

Hypothesis I

Ho: There is no significant relationship between availability of crèche facilities and enhanced job performance among female employees of banks.

Hi: There is a significant relationship between availability of crèche facilities and enhanced job performance among female employees of banks.

Table 2: Pearson Product Moment Correlation Co-Efficient Analysis of Relationship between Availability of Crèche Facilities and Enhanced Job Performance among Subjects.

Responses	X	Y	Xy	X ²	Y ²
SA	5	103	515	25	10,609
A	4	81	324	16	6561
D	3	9	27	9	81
SD	2	5	10	4	25
U	1	2	2	1	4
Total	15	200	878	55	17280

Calculated Correlation Co-Efficient value(r) = 0.91

Since the calculated r value of 0.91 is greater than the critical value of 0.117 at 0.05 level of significance, the null hypothesis (H_0) is rejected while the alternate hypothesis (H_1) accepted. This leaves the conclusion that there is a significant relationship between availability of crèche facilities and enhanced job performance among female employees of banks.

Hypothesis II

H_0 : Fringe benefit in terms of paid maternity leave has no significant relationship with enhanced job performance among female employees.

H_1 : Fringe benefit in terms of paid maternity leave has a significant relationship with enhanced job performance among female employees.

Table 3: Pearson Product Moment Correlation Co-Efficient Analysis of Respondents Perception of Relationship between Paid Maternity Leave and Enhanced Job Performance.

Responses	X	Y	Xy	X ²	Y ²
SA	5	75	375	25	5625
A	4	98	392	16	9604
D	3	9	27	9	81
SD	2	3	6	4	9
U	1	15	15	1	225
Total	15	200	815	55	15544

Calculated Correlation Co-Efficient value(r) = 0.78

Since the calculated r value of 0.78 is greater than the critical value of 0.117 at 0.05 level of significance, the null hypothesis (H_0) is rejected while the alternate hypothesis (H_1) accepted, implying that fringe benefit in terms of paid maternity leave has a significant relationship with enhanced job performance among subjects,

DISCUSSION OF FINDINGS

Crèche facilities and job performance of female employees

The test of hypothesis one led to the conclusion that there is a significant relationship between availability of crèche facilities and enhanced job performance among female employees of

banks. This conclusion was drawn as a result of the Pearson Product Moment Correlation Coefficient analysis of hypothesis one which produced a correlation coefficient (r) value of 0.91, which is greater than a critical r value of 0.117 at 0.05 level of significance. This finding sheds light on the relevance of facilities like crèche and even day cares, to the performance female employees and by extension the overall performance of organizations. However, many organizations have paid little or no attention to these facilities, even when some of them have a relatively large population of female employees.

The importance of crèche and day care facilities to women working in the banking sector cannot be overemphasized. Because of the critical importance of the sector to society, its employees usually report to work earlier than most other workers and also close from work much later. This work rule applies to both male and female employees of banks. In the case of female employees, especially those who are still into child-bearing, combining this work rule and other work demands with child-care which for every woman is a primary role can be daunting. As such, many of these female employees have resigned from their bank jobs because they could not cope with combining the time demands of their bank jobs and child care. For others however, resigning is not an option as other job alternatives are hard to come by, considering that employment opportunities are very limited in the country. For the women who have remained in the banking sector, having facilities like crèches and day cares as part of their employment benefits will immensely boost their job performance as this study has shown. This is because with such facilities in place, the responsibility of caring for the young kids of these female employees during work periods will be taken off their shoulders thereby giving them room to adequately focus on their jobs. This has been stressed by Aderemi, Hassan, Siyanbola and Taiwo (2009). For such women, there would be no room to struggle with lateness and irregularities at work or even lack of concentration while at work. Unfortunately, many organizations do not reason in this direction. Many of them with large number of female employees have not considered it necessary to either set up crèche and day care facilities for their female employees, or take responsibility for the bills for such services should other organizations provide them. The reason is not far-fetched. Crèches and daycares are often misconceived as strictly educational facilities. However, this study has shown that these facilities can enhance the job performance of female employees, considering that with them in place, female employees can focus more on their jobs knowing that their children are receiving adequate attention. In turn, the overall organizational performance will be boosted.

Paid maternity leave and job performance of female employees

Regarding paid maternity leave, a Pearson's Product Moment Correlation Coefficient analysis revealed a calculated r value of 0.78, which is greater than the table value of 0.117 at 0.05 level of significance. The conclusion following this result is that there is a significant relationship between provision of fringe benefit in terms of paid maternity leave and enhanced job performance among respondents. For most women, pregnancy comes with diverse kinds of challenges and in some cases complications. As such, upon delivery, there is need to allow a period of rest for those of them who are involved in one form of paid employment or the other. This rest period or maternity leave will also allow these women recover fully from pregnancy and childbirth related health conditions, as well as sort out domestic issues and child care arrangements before resuming work. Aderemi et al (2009) thus affirm that on resumption to work after maternity leave, these women are greatly motivated to concentrate on their jobs.

Although many organizations have provision for maternity leave, not all of them back it up with pay. Consequently, many women are forced to resume work soon after delivery just so as

to have income to continue meeting their needs. The maternity leave is thereby rendered useless. Unfortunately, when they resume work that soon, they may not put up a good performance having not rested and fully recovered from pregnancy and delivery. However, when maternity leaves are backed up with pay, women can take full advantage of it. As such, its aim of helping women rest adequately and sort out personal and family issues after delivery will be fully achieved. Subsequently, upon resumption of work, they will be in a better state of health and mind to put up a good performance in their jobs.

CONCLUSION

Considering the findings of the study, policy makers must therefore consider making and implementing work policies that would make work places much more gender friendly for women than they are currently. This is not just as it affects the banking sector, but all spheres of paid employment. Government should ensure that organizations with a relatively large population female work force compulsorily establish crèches and daycares for their female employees. Others with fewer female work force should be made to take responsibility for the daycare and crèche bills of children of their female staff. Furthermore, government should ensure strict enforcement of existing laws regulating payment of allowances and salaries to women during maternity leave. This is the only way to achieve compliance from many organizations, especially in the private sector. In turn, women will be motivated to take such leaves, instead of abandoning them to continue working soon after delivery just to ensure a continue flow of income.

REFERENCES

- Aderemi, H. O., Hassan, O. M. Siyanbola, W. O. & Taiwo, K. (2009). Managing Science and Technology Occupations of women in Nigeria. *Journal of Technology Management & Innovatio*;. 4 (3) 45-85.
- Crompton, R., Jones, G. & Reid, G. (1982) “*Contemporary Clerical Work*” In: J. West (ed.) *Work Women and the Labour Market*. London: Rutledge and Kegan Paul.
- Etuk, G. R, Ajake, U. E. & Iyam, U. I. (2015). Women-sensitive Employment Benefits and Employed women’s labour productivity. *Australian Journal of Social Science Research (AJSSR)*, 2. 2. 1-7.
- Ezigbo, C. A. & Court, O. T. (2011). The effect of monetary and non-monetary rewards on the employees performance in manufacturing firms in River State, Nigeria. *Journal of Sociology, Psychology and Anthropology in Prentice*, 3 (1), 120-129.
- Inyang, B. J. (2004). *Organizational Behaviour: A Managerial perspective* (2nd ed). Calabar: Merb Publishers.
- Kepuladze, A. T. (2004). Gender stereotypes and gender feature of job motivation differences or similarity? Problems and perspective. *Journal of Management*, 8, 84-92.
- Kokemuller, N. (2015). What are fringe benefits for an employee? Retrieved from <http://humanresources-about.com/od/glossary/b/g/benefits/2015-0/html>.
- Obikoya, A. (1996). *Essentials of Personal Management*. Ijebu-Ode: Pius Debo Press.
- Omosho, B. J. (2007). Working (Nursing) mother and crèche facilities in Akure Southwest Nigeria. Being a poster presentation at the 5th African Population Conference, Arusha, Tanzania.

Otley, D. (1999). Performance Management: A framework for management control systems.
Research Management Account Research, 10 363-382.