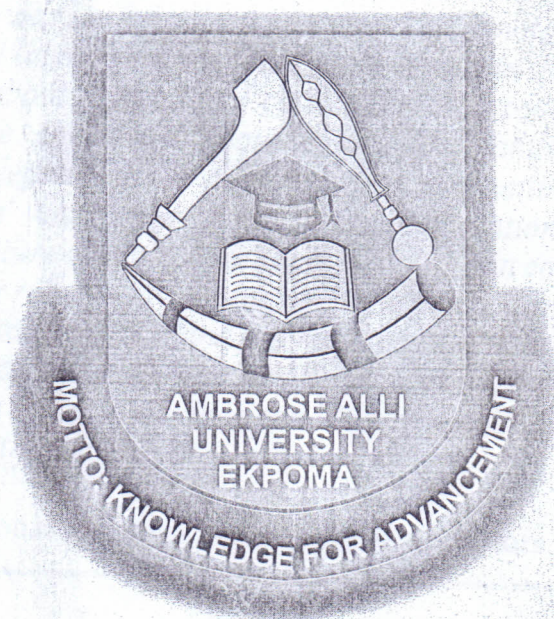


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# Emotional Labour, Women's Vulnerability and Risk Factors in the Nigerian Banking Sector: Counselling Implications

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## Abstract

*Banks in Nigeria have consciously or unconsciously introduced the concept of emotional labour to the banking sector in their struggle to have a share in depositors' market that is already saturated. This paper explores the perception of female employees of banks towards women's vulnerability and risk factors in the banking sector using a qualitative approach. Three individual face to face and structured interviews were conducted and thematic analysis was used for data analysis. The female interviewees revealed the risk factors, emotional labour and women's vulnerability in the banking sector; but had very little knowledge about professional counsellors and counselling in the banking sector. Interviewees were concerned about counsellors' ability to display confidentiality, neutrality and independency in any organizational setting. They were also concerned about counsellors' knowledge of the internal operations, business management and organizational culture of banks. This study suggests that counselling in the banking sector may play a pioneer role for developing caring organizational culture. The discussion may create awareness to the public and top management of banks on how counselling in the banking sector can help in organizational development and help staff cope with challenges and life difficulties which can lead to a healthy banking sector, good work-life balance and a healthy society.*

**Keywords:** Emotional Labour, Vulnerability, Risk Factors, Banking Sector.

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## Introduction

Banks across the country irrespective of whether they are doing well or not financially, now focus more than ever before on providing their customers with excellent services. This new approach in banks service delivery could not have materialized if the "new generation" banks in Nigeria then had not unwittingly introduced the concept of "emotional labour", "vulnerability" and "risk factors" to the banking sector in their struggle to

have a share in the already saturated depositors market. Banks are custodians of money. They provide loans, credits and payment services (Edet, 2016) to their customers, in order to render these services, the banks need to have enough capital at any given time.

Emotional labour according to Kornelia, (2003) deals with emotions which employees feel, or pretend to feel, to meet their job requirements. It is believed



that female employees are more likely to contribute "emotional labour" in their drive to mobilize cash depositors for their banks. Since females are also believed to be weak and easily hurt physically or emotionally, which makes them vulnerable, employers may employ means of pushing them to take risks in order to save their jobs. Female employees may be in danger of doing things in spite of the possible dangers and are ready to take responsibility for anything bad that happens.

Nigerian women are highly educated and are no more confined to household chores and domestic issues. Some factors like death of bread winner, sudden fall in family income or inadequate family income may force women to seek employment in informal sectors (Singh, 2016), if they are not educated enough to seek employment in a formal sector. Career women who are highly educated and possess the skills age found in the formal sector, which includes the banking industry. These women may face pressure from their employers to make contacts with existing customers and get new customers they believe are well-off for large sums of money for deposit placement in the bank.

The purpose of this qualitative research is to examine the 'emotional labour, vulnerability and risk factors' face by women in the banking sector, by exploring the stories of participants in an attempt to make sense of this phenomenon (Denzin & Lincoln, 1994 in Finlay, 2015). Open research questions are employed in this study using a more structured interview to ensure that participants address the same questions (Hillygus, 2016).

### **Research Methodology**

More structured interview was done to

ensure that participants all address the same questions, so that their responses can be compared. There is also the likelihood that findings can be generalizable. This was a longitudinal study from 2013-2015.

### **Research Design**

Qualitative research designed was employed for this study. This is because the research design is characterized by purpose which in some cases may mean; a relevant case, a theory based case or a critical case or politically important case.

### **Area of Study**

This study was carried out in Lagos metropolis. Lagos is home to the largest number of banks commercial, merchant & private owned banks. The Island area was chosen because it has the highest concentration of banks.

### **Study Population**

The target population consisted of all women in the banking sector (commercial, merchant and private owned) in Lagos metropolis.

### **Sample and Sampling Techniques**

A purposeful sampling of five (5) participants was done in this study to help the researcher pay special attention to the key concept (emotional labour, women's vulnerability and risk factors in the being investigated in this research. (Vossler and Moller, 2015). Participants for this research study were selected using the following criteria (see text).

### **Data Collection**

The qualitative research design was



employed to carry out this study. The questions asked the questionnaires were to get accurate answers from respondents participants. These questions were structured in such a way that all respondents were asked the same kind of questions and they were expected to answer these questions accordingly. This was of great help to the research because participants' responses focused on the same theme.

### **Research Instrument**

The questionnaire used in the study was designed by the researcher. Answers to the questions/statements raised were in accordance with the variables in the study. These were presented on a table under the following categories and themes: Emotional Labour, vulnerability and risk factors, perception and expectation from counselling and counselors in the banking sector (see table in the text)

### **Data Analysis**

Answers given by participants to the questions in the questionnaire were in line with the variables under study. These were analysed in a "within-case level" (Cheng, 2012) and presented in thematic description categories (Cheng, 2012; Ayres, Kavanaugh, and Knafl, 2003). The thematic description was applied in the analysis of participants' responses. The interview session with participant was done in English Language since all participants have a minimum of B.Sc. degree. Participants were selected without any consideration to their ethnicity and religious inclinations.

### **Findings**

Findings are presented in line with the answers participants gave in response to the questions/statements in the questionnaire.

**Table 1**  
**Summary of Categories and Themes**

Category	Theme
Emotional labour	<ul style="list-style-type: none"> <li>• Home and family life</li> <li>• Work related</li> </ul>
Vulnerability and Risk factors	<ul style="list-style-type: none"> <li>• Personal Experiences</li> <li>• Coping techniques at the home front</li> <li>• Coping techniques at work</li> <li>• Experience in using counselling</li> <li>• Knowledge of counselling in the banking sector</li> <li>• Attitude/Reaction towards availability of counselling in the banking sector</li> </ul>
Perception & expectation from Counselling & counsellors in the banking	<ul style="list-style-type: none"> <li>• Concerns on counselling in the banking sector.</li> <li>• Roles &amp; functions of counselors in the banking sector.</li> <li>• Qualifications of counselors in the banking sector.</li> <li>• Sources of counsellors in the banking sector.</li> </ul>



**Table 2**

**Summary of Categories and Themes**

Category	Theme
Emotional Labour	<ul style="list-style-type: none"> <li>• Effects on the home</li> <li>• Work related problems</li> <li>• Personal experiences</li> <li>• Coping techniques at the home front</li> <li>• Coping techniques at work</li> <li>• Experience in using counselling</li> <li>• Knowledge of counselling in the banking sector</li> <li>• Attitude/Reaction towards availability of counselling in the banking sector</li> <li>• Concerns</li> <li>• Roles &amp; functions of counselling</li> <li>• Qualifications</li> <li>• Sources</li> </ul>

**Table 3**

**Summary of Categories and Themes**

Category	Theme
Vulnerability and Risk factors	<ul style="list-style-type: none"> <li>• Effects on the home</li> <li>• Work related problems</li> <li>• Personal experiences</li> <li>• Coping techniques at the home front</li> <li>• Coping techniques at work</li> <li>• Experience in using counselling</li> <li>• Knowledge of counselling in the banking sector</li> <li>• Attitude/Reaction towards availability of counselling in the banking sector</li> <li>• Concerns</li> <li>• Roles &amp; functions of counselling</li> <li>• Qualifications</li> <li>• Sources</li> </ul>



**Table 4**  
**Summary of Categories and Themes**

Category	Theme
Perception and expectation from counselling & counselors in the banking sector.	<ul style="list-style-type: none"> <li>• Effects on the home</li> <li>• Work related problems</li> <li>• Personal experiences</li> <li>• Coping techniques at the home front</li> <li>• Coping techniques at work</li> <li>• Experience in using counselling</li> <li>• Knowledge of counselling in the banking sector</li> <li>• Attitude/Reaction towards availability of counselling in the banking sector</li> <li>• Concerns</li> <li>• Roles &amp; functions of counselling</li> <li>• Qualifications</li> <li>• Sources</li> </ul>

#### **Emotional Labour:**

**Home and Family Lift:** Participant A is married and living with her husband and three children. Her husband has his own business and does a Lot of travelling. She is a senior manager in her bank. In addition to her busy work schedule, she has to take care of the home front and make arrangement to drop oil and pick up her three children (aged 5, and 10 years) from school.

Participant B is also married and living with her husband and two children aged 10 and 3. Her husband's pastoral work and is able to render a helping hand in the home front. In spite of this, participant B also a senior manager in her bank has a very tight work schedule because of her position in her organization.

Participant C is unmarried and still living with her parents and siblings. The first of other siblings and in her thirties, she has pressure from her parents and siblings to settle down quickly in marriage.

**Work Related Problems:** Participants A and B have very busy work schedule as senior managers in the banks. In spite of the help from their husbands, they confessed that they have a very difficult time taking care of their young children particularly when they close late from work and get home in the night and leave first thing the next morning. They sometimes rely on neighbours and care givers to take care of their young children. Participant C is a young manager in the bank and also has a very tight work schedule. All participants in addition to their regular duties in the bank, must work as marketer, to meet deposit targets running into millions of Naira for their banks. Participants' job security was dependent on how much they are able to bring into the bank in form of deposits.

#### **Vulnerability and Risk Factors:**

**Personal Experiences:** Participants A & B had complaints about meeting clients for



lunch and dinner dates in different outfits beyond their budget to make an impression on clients. They also complained about tiredness at the close of work. Participant A told how she fell asleep twice while driving home from work. Participant B complained about driving home very late every night through dangerous streets. Participant C told how she was sent to Abuja from Lagos by her supervising officer to meet a client for deposit. She had no choice but to comply with, the instruction. All participants complained of not having the sympathy of the women in the top management position of their banks.

***Coping techniques at the home front:***

Participants A and B relied on their husbands friends and members of the extended family for support. Participant C relied on friends and relations for support: She has enough pressure from her parents and siblings because of her single status. All participants sought support from worship centers because of their religious belief.

***Coping Techniques at Work:*** All participants confessed to relying on support from spouses, friends and pastors, to express the deep feelings of frustration faced at work. Reading and exercising when time permits were also some of the ways of releasing tension at work. Informal discussions with colleagues were also ways of releasing tension, according to the participants. Participants were unable to express their complaints to the human resource departments or the top management officers of their banks.

***Experience in using Counsellor:***

Participants are not aware of any outfit rendering counselling services that they could contact to enjoy such services. They are aware of "counselling services rendered on air by different radio stations encouraging listeners to call in with their complaints. None of the participants ever used this form of counselling service.

***Knowledge of Counsellors in the Banking Sector:*** All participants have no knowledge of the presence or Counsellors of Employee Assistance programme providers in their banks. Participants have never heard of counselling in any bank. They are not aware of the possibility of rendering such services in the banking sector.

***Attitude/Reaction of Participants towards Availability of Counselling in their Banks:***

Participants A, B and C may explore the opportunity of using in house counsellors for different reasons. While participant A and B may seek such service for work related problems, participant C would like an opportunity to discuss both work 'tinted and emotional problems.

***Perception and Expectation from Counselling and Counsellors in the Banking Sector:***

***Concerns on counselling in the banking sector:*** All participants were concern about discussing personal issues with a counsellor as this might portray them as allowing their personal problems interfere with their jobs. They also might not want to discuss work related issues which might reveal them as unproductive and incapable of handling official duties. There is also the



lea, of being seen in a counsellor's office; counsellor's respect for client's privacy counsellors' professionalism and ability to respect client's confidentiality.

***Roles and functions of counsellors in the banking sector:*** Participant, wondered what the roles and functions of counsellors would be in the banking sector. They expressed fears about revealing their problems to strangers. How fair and neutral the counsellors would be in their duties; and how helpful the counsellors would be in analyzing problems and proffer solutions to those problems.

***Qualifications of Workplace Counsellors:***

Participants expect counsellors to be very qualified and have the basic requirements and skills to perform their duties. In addition to this, participants expect counsellors to have a very good knowledge of the organizational internal structure and the culture of the banking industry. This knowledge would help counsellors handle conflicts between bosses and their subordinates.

***Source of Counsellors in the Banking Sector:*** Participants are not concerned with the employment status of counselors; whether they are full-time or part-time counsellors of their banks. They are only concerned with confidentiality and professionalism of counsellors, considering that there are so many Counsellors' in Nigeria, particularly in Lagos state.

***Discussion of findings:***

Participants are in agreement in discussing the difficulties they face in

trying to balance their home and family life with the work environment and heavy workload. This is in agreement with the finding of Ehigie, et al (2012) who found out that most Service occupations, for example, banking require their employees to face customers with a smile and friendliness in order to meet the customers' needs at the expense of their own felt emotions. The finding is also in line with the findings of Kannaiah and Kumar (2015) who asserted that the thought of attending to new born babies toddlers, children returning from school, etc distract the attention of women executives and this has an adverse effect on the productivity of female executives.

Participants have similar experiences in Vulnerability and risk factors they face in the course of their duties. These are with regards to their dressing, meeting with customers and maintaining a calm outlook in the face of difficult situations. The personal experiences of participants in line with the findings of Olufayo, (2011) who found that many female bank workers give blind obedience to all established norms and therefore suffer physical and psychological subjugation while being lured into unconventional means of attracting investors. This finding is also in line with the findings of Adenugba and Ilupeju, (2012) who raised the question 'should banks encourage female workers to compromise their dignity for the purpose of bringing investment and capital to the banks?' This finding is also in line with the findings of Denga, (1996) who pointed out that the situation in the banking industry, presents a picture or explains the



psychological state that most bank workers in Nigeria face at the moment.

Participants perception and expectation from counselling and counsellors in the banking sector is in line with the findings of Denga, (1916) who opined that social psychological especially counsellors have in recent times, emerged with an ardent mission to humanize work organizations. This according to him can only be achieved if organizations will recognize the fact that they need to have in-house counsellors or even allow counselling services to be rendered in their organizations.

#### **IMPLICATION FOR COUNSELLING:**

Counsellors under the umbrella of local, state and national associations, create awareness by organizing conferences, seminars, workshops and jamborees. All these are geared towards showcasing the benefits of counselling not only to primary, secondary and university students but also to other individuals in various settings who need counselling. The work of those associations and professional counsellors' enormous and still ongoing. While counsellors are striving to create more awareness on the roles of counselling in various setting, the banking sector included, the attitude and reaction of employers of labour towards professional counselling is another area to be considered.

Emotional labour, vulnerability and risk factors that women face in the banking sector, fall under mental health issues which can affect the emotions of

employees. Employers cannot afford to ignore the mental health issues of employees since these issues might affect their productivity. Employees who want to maximize profit may not want to employ counsellors to address the mental health issues of its workforce because of the extra expenses such service may incur. The long term repercussions of ignoring such services in the organizations are enormous and cannot be overlooked.

Researchers have called for counselling in the Nigerian banking sector while outlining the roles and benefits of such services in banks (Edet, 2016 and Denga, 1985, 1991 & 1996). According to these researchers counselors in the banking sector can serve as instructors and developers of training programmes, group facilitators, industrial consultants, and most important as effective listeners and therapists. Employers' of labour should realize that "although profit may represent the food for organizational growth and survival, the mental health and brain power of workers who operate the machines generating the profit is of great importance. This is because the profit the mental health and brain power of workers are essential for high productivity (Denga, 1996).

#### **Recommendations**

Counselling, is recommended first for Employer of Labour. Top management officials of the banking sector, team leaders, heads of departments and heads of various units in the banks need counselling. The language used in addressing



employees team members and subordinates should be cordial and respectful even when a message or information is being passed or when corrections are being made. The use of harsh words and in some cases abusive language reduce the self-esteem of subordinates, making them vulnerable and this in turn may affect their productivity. Staff welfare should be of paramount importance. While it is important to meet the physical and material needs of employees, the emotional need is of utmost importance. Employees who are undergoing emotional problems are likely to be unproductive.

Employees on the other hand need counselling, address whatever challenges they face. These challenges may be in their personal lives or may be work related. When, opportunities are given for workers in an organization to enjoy the services provided by counselors, the employees are able to discuss their problems with counsellors; satisfied that they will enjoy counsellors' confidentiality. Emotional issues related to personal lives, relationships, family matters and the work environment will be freely discussed with the counsellor.

Organizations will benefit from this kind of service, because employees need to be motivated for effective and efficient utilization of resources and improved job performance. One of the ways employees can & motivated is through the provision of counselling services. Counsellors are available to address both personal and work related problems of staff in order to improve staff productivity.

### **Limitation**

This study employed the qualitative research design, with a purposeful sampling of three participants only. The researcher carried out an in-depth interview using "more structured" questions get responses from participants. A major limitation of this study is the sample size that was used in a city like Lagos where the study was carried out. Another limitation is that participants were in the middle management position of their various banks. It is important to extend this study to women who occupy both the junior and senior staff positions in the banking industry, Extending this study to women in the top management position (senior staff) is relevant to find out their views on the topic. This is also important because these women went through the middle management level to get to the top. It will be interesting to find out how they coped before getting to the peak of their professions,

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