

Social Support Networks and Work-Family Balance of Married Female Bankers in Akwa Ibom State, Nigeria

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DOI: <https://doi.org/10.5281/zenodo.19364152>

Citation: Asim-Ittah, G. A., & Ukaegbu, H. M. (2026). Social Support Networks and Work-Family Balance of Married Female Bankers in Akwa Ibom State, Nigeria. *International Journal of Public Relations and Social Sciences*, 2(2).

Abstract

The study investigated how social support networks predict work-family balance of married female bankers in Akwa Ibom State, Nigeria. Five research questions and five corresponding null hypotheses guided the conduct of the study. A correlational design was adopted for the study. The population of the study comprised 327 married female bankers working in 181 commercial banks in Akwa Ibom State. A sample of 327 married female bankers was selected for the study using the census sampling technique. One researcher-made instrument titled “Social Support Networks and Work-Family Balance Questionnaire” (SSNWFBQ) was used for data collection. The instrument, which was divided into two sections, was subjected to face validation by three experts. The internal consistency of the instrument was established, and a reliability coefficient of 0.75 was obtained, implying that the instrument is reliable. Simple and multiple linear regression were used for data analysis at the 0.05 level of significance. The study revealed that social support dimensions taken separately and collectively significantly predicted work-family balance of married female bankers. The study concluded that social support networks play a critical role in enhancing the work-family balance of married female



bankers. Based on the findings of the study, five recommendations were made, among which is that bank management in Akwa Ibom State should organize regular workshops, counseling sessions, and professional development programs that will equip married female bankers with time management, stress management, and problem-solving skills.

Keywords: social support, networks, work, family, married female, bankers

Introduction

The banking sector is a dynamic and highly competitive field that demands significant dedication, long hours, and adaptability. Among professionals navigating this industry are an increasing number of married female bankers who balance the pressures of their careers with family responsibilities. As these women strive to excel both in the workplace and at home, they may face a unique set of challenges. The high-pressure environment of banking, characterized by deadlines, customer interactions, and corporate expectations, can create conflicts between work and family obligations. For married female bankers, these conflicts are particularly pronounced due to societal expectations regarding their roles as both professionals and caregivers. As a result, achieving a work-family balance that allows them to meet the demands of both spheres without compromising their well-being has become a critical area of concern.

Work-family balance is defined as the equilibrium between work responsibilities and family commitments and is essential for married female bankers to maintain their productivity, job satisfaction, and family relationships. When this balance is compromised, it can lead to stress, decreased job performance, and strain within the family unit. The need for effective strategies to support family-work balance has led to increased attention to the role of social support networks. Research has shown that social support can significantly ease the challenges of family-work balance by providing emotional comfort, practical assistance, and guidance, which together enable individuals to manage their roles more effectively (Ukaegbu & Obikoya, 2017). Social support networks offer various forms of assistance that can help individuals manage life's challenges through relationships with family, friends, colleagues, and other social contacts. Jackson (2019) identifies four main types of social support within these networks: emotional, informational, instrumental, and appraisal support, each of which plays a unique role in influencing how married female bankers navigate the

demands of both their careers and family lives. The high-pressure environment of banking often presents unique challenges for married women, who must manage both their professional obligations and domestic responsibilities.

Emotional support, which is often provided by spouses, family members, or close friends, encompasses empathy, care, and encouragement, offering married female bankers a sense of understanding and connection. This form of support can foster psychological resilience by providing a safe outlet for expressing emotions, receiving comfort, and gaining perspective on challenges. When married female bankers face difficult situations, emotional support serves as a crucial buffer against stress, helping them process and manage emotional responses more effectively. This support can be particularly valuable in high-stress professions like banking, where demands may lead to burnout without appropriate coping mechanisms. Emotional support can also enhance marital satisfaction by fostering communication and empathy within the family, thereby creating a stable foundation for balancing work responsibilities and family obligations. Emotional support not only alleviates the emotional toll of juggling multiple roles but also strengthens a banker's ability to remain calm and focused under pressure, promoting both personal and professional well-being (Essien, 2021). Informational support is another social support network.

Informational support may play an important role in helping married female bankers handle their dual responsibilities. This type of support includes access to advice, knowledge, and guidance from mentors, colleagues, or professional networks, providing these bankers with tools to tackle workplace and family challenges more effectively. In the context of banking, where regulations and policies frequently change, informational support allows female bankers to stay current and adapt quickly to new demands, enhancing their professional competence and confidence. Additionally, informational support extends to family matters; for example, advice from experienced peers on managing household tasks or securing quality childcare can help these women make informed decisions that align with their career goals and family needs. By facilitating access to relevant information and practical advice, informational support empowers married female bankers to make better choices and find solutions that ease the strain of balancing work with family life (Echebe, 2019). This support, therefore, not only aids in practical decision-making but also builds a network of trusted individuals who can offer encouragement and share insights gained from similar experiences. Instrumental support is another critical social support.

In addition to emotional and informational support, instrumental support provides indispensable practical assistance, which can enable married female bankers to more effectively manage the tangible aspects of their family and work lives. This support includes physical help with household tasks, child-rearing responsibilities, and other essential daily activities. For married female bankers who work long hours, instrumental support is crucial, as it reduces the physical workload that might otherwise detract from their time and energy for professional duties. Family members, domestic helpers, or others offering instrumental support may free up married female bankers to focus on work commitments without neglecting family needs. This support is particularly significant for those with young children, as assistance with tasks like transportation, meal preparation, or childcare can directly impact their ability to maintain both personal and professional responsibilities. In addition to reducing stress, instrumental support contributes to a more balanced lifestyle by fostering a sense of collaboration within the family and helping married female bankers prioritize quality time with loved ones. Instrumental support ensures that family responsibilities do not interfere with work demands, promoting a healthier family-work balance (Ukpong, 2020). According to James (2023), appraisal support, which involves providing positive feedback and validation, reinforces self-confidence and strengthens motivation. For married female bankers, appraisal support can be a vital resource in building self-esteem and fostering a sense of accomplishment across both personal and professional spheres. This form of support often comes from supervisors, colleagues, or family members who acknowledge and appreciate the individual's efforts and achievements. Positive reinforcement through appraisal support can help female bankers feel valued, encouraging them to continue pursuing a balanced life despite the challenges they may encounter. It can also enhance job satisfaction, as feedback from supervisors that recognizes their contributions and hard work can foster a sense of belonging and purpose within the workplace. Additionally, appraisal support from family members and friends can strengthen resilience by validating their role in both family and work settings, motivating them to persevere even in difficult times. The affirmations and encouragement provided through appraisal support foster a positive mindset, making it easier to manage family and work responsibilities simultaneously. This type of support may strengthen their capacity to maintain a sustainable work-family balance, enabling them to thrive in both areas of their lives.

By providing a diverse range of resources, social support networks may empower married female bankers to handle the demands of both work and family more effectively, thereby fostering well-being and professional satisfaction. Based on the foregoing, therefore, this present study was designed to determine how social support networks predict work-family balance of married female bankers in Akwa Ibom State.

Statement of the Problem

The problem of work-family balance has become a significant concern, particularly for married female bankers, who are confronted with both professional and familial obligations. These problems are compounded by societal expectations and the complex dynamics within family structures, where women are often expected to shoulder the majority of household responsibilities, regardless of their professional roles. Balancing work and family responsibilities is particularly challenging for female bankers, given that their work environment is usually fast-paced and characterized by strict deadlines, requiring high levels of attention and commitment. Married female bankers often experience role overload, where the demands of both their personal and professional lives exceed their capacity to manage effectively. Role overload not only affects their performance at work but also disrupts family relationships, leading to stress, conflict, and, in some cases, deteriorating mental health. The psychological toll of attempting to meet professional expectations while maintaining a nurturing home environment can result in burnout, diminished job satisfaction, and, ultimately, reduced productivity. Furthermore, the lack of flexible work arrangements in the banking sector limits the ability of these women to balance their responsibilities adequately, increasing their stress and reducing the likelihood of achieving a sustainable work-family balance.

Despite the evident challenges faced by married female bankers, government and non-governmental organizations (NGOs) have made efforts to address work-life balance issues, though often without a focus on social support networks. For example, NGOs have advocated for increased access to childcare services, recognizing that access to quality, affordable childcare can alleviate some of the domestic burdens that working women face. Additionally, governments have introduced family-friendly policies, such as paid maternity leave and, in some cases, paid paternity leave, aimed at creating a more equitable distribution of childcare responsibilities between parents. Finally, there have been calls from various organizations for banking institutions to implement flexible working arrangements, such as telecommuting options and flexible

hours, to allow female employees greater control over their schedules and to better accommodate family needs. Consequently, the problem persists, as married female bankers continue to struggle with balancing their demanding careers and family obligations. It is against this backdrop that the researcher was motivated to determine how social support networks predict the work-family balance of female bankers in Akwa Ibom State.

Purpose of the Study

The purpose of this study was to determine how social support networks predict work-family balance of married female bankers in Akwa Ibom State. Specifically, the study sought to determine the following:

- i. The extent to which emotional support, informational support, instrumental support, and appraisal predict work-family balance of married female bankers.
- ii. The extent to which informational support predicts work-family balance of married female bankers.
- iii. The extent to which instrumental support predicts work-family balance of married female bankers.
- iv. The extent to which appraisal support predicts the work-family balance of married female bankers.
- v. The extent to which social support networks (emotional, informational, instrumental and appraisal) jointly predict the work-family balance of married female bankers.

Research Questions

This study specifically sought to answer the following questions:

- i. To what extent does emotional support predict work-family balance of married female bankers?
- ii. How does informational support predict work-family balance of married female bankers?
- iii. To what extent does instrumental support predict the work-family balance of married female bankers?

- iv. How does appraisal support predict work-family balance of married female bankers?
- v. To what extent do social support networks (emotional, informational, instrumental, and appraisal) taken jointly predict the work-family balance of married female bankers?

Research Hypotheses

The following null hypotheses guided the study:

- i. Emotional support does not significantly predict work-family balance of married female bankers.
- ii. Work-family balance of married female bankers is not significantly predicted by informational support.
- iii. Instrumental support does not significantly predict work-family balance of married female bankers.
- iv. Work-family balance of married female bankers is not significantly predicted by appraisal support.
- v. Social support networks (emotional, informational, instrumental, and appraisal) taken jointly do not significantly predict the work-family balance of married female bankers.

Scope of the Study

The study focused on the extent to which social support networks predict the work-family balance of married female bankers. Social support network variables, namely emotional, informational, instrumental, and appraisal support, were investigated as the independent variables, while work-family balance served as the dependent variable. Only married female bankers in Akwa Ibom State, Nigeria, were investigated.

Theoretical Framework

Social Support Theory by Sidney Cobb (1976)

The Social Support Theory was propounded by Sidney Cobb in 1976. This theory posits that social support acts as a crucial buffer against stress, thereby enhancing physical and psychological well-being. According to Cobb, social support refers to the perception or reality that an individual is loved, valued, and part of a supportive social

network. The theory emphasizes that social support can significantly mitigate the negative effects of stressful life events, helping individuals cope more effectively with challenges.

Cobb identified four primary dimensions of social support: emotional, informational, instrumental, and appraisal support. Emotional support involves expressions of empathy, love, trust, and care, fostering a sense of belonging and emotional security. Informational support entails providing advice or guidance that helps individuals make decisions or solve problems. Instrumental support refers to tangible aid or services, such as financial assistance or help with daily tasks that reduce physical and emotional burdens. Appraisal support involves constructive feedback and affirmation that enhance self-esteem and personal growth. The perception of having a supportive network is often more crucial than the actual receipt of support, as it fosters a sense of security and reduces anxiety.

Social Support Theory is highly relevant to the study in several ways. Married female bankers often face significant challenges in balancing professional and domestic responsibilities, leading to stress and potential work-family conflicts. In this context, social support from family, friends, colleagues, and the broader community becomes essential for maintaining a healthy work-family balance.

Emotional support, such as understanding and encouragement from spouses or colleagues, helps female bankers manage stress and maintain a positive outlook. Informational support from mentors or peers can provide practical strategies for balancing work demands and family roles. Instrumental support, including assistance with childcare or household chores, directly reduces the practical burden on working mothers, thereby freeing up time and energy for professional tasks. Appraisal support, in the form of positive feedback and recognition from supervisors or family members, boosts self-confidence and reinforces the ability to manage both spheres effectively.

Work-Family Border Theory by Sue Campbell Clark (2000)

The Work-Family Border Theory was propounded by Sue Campbell Clark in 2000. This theory posits that individuals manage and negotiate the boundaries between their work and family lives to achieve a harmonious balance. According to Clark, work and family are two distinct yet interconnected domains, each with its own set of rules, responsibilities, and social expectations. The theory emphasized that individuals actively shape the permeability and flexibility of these boundaries to minimize conflict and maintain balance.

Clark highlights that successful handling of work and family roles depends on the strength of the borders between these domains. When borders are flexible and permeable, individuals can transition smoothly between work and family roles. However, rigid and impermeable borders can lead to role conflict, especially when demands from one domain spill over into the other. Border keepers, such as supervisors at work or family members at home, also influence how easily individuals can manage their roles.

In relation to this present study, the Work-Family Border Theory is highly relevant as it offers information on how married female bankers manage the intersection between their professional and familial responsibilities. Balancing the demands of a banking career with family obligations can be challenging, particularly when the borders between these roles are rigid or conflicting.

The independent variables of social support in this study, namely emotional support, informational support, instrumental support, and appraisal support, could play a vital role in facilitating flexible and permeable borders. Emotional support from family members and colleagues helps reduce stress and emotional strain, making transitions between work and family roles smoother. Informational support, such as advice on managing work-family boundaries, enhances the ability to negotiate role demands effectively. Instrumental support, including practical assistance with childcare or household duties, reduces the time and effort needed to maintain family responsibilities, allowing more focus on professional tasks. Appraisal support, through positive feedback and validation from both work and family environments, reinforces a sense of competence in managing dual roles.

Empirical Literature

A study by Eyo and Udoh (2017) investigated the relationship between emotional support and work-life balance among married women working in financial institutions in Southern Nigeria. The study adopted a correlational survey research design. The population consisted of married female employees in selected commercial banks, with a sample of 210 respondents selected through stratified random sampling. Data were collected using a structured questionnaire titled Emotional Support and Work-Life Balance Scale. The instrument was validated by experts in educational psychology and measurement and evaluation, while reliability was established using Cronbach's alpha with a coefficient of 0.83. Data were analyzed using Pearson product-moment correlation and regression analysis. The findings revealed that emotional support

significantly influenced work–life balance among married women in financial institutions. Women who received strong emotional support from spouses and colleagues were better able to manage occupational stress and family responsibilities. The study recommended that financial institutions should promote family-friendly policies and supportive work environments to enhance work–life balance among female employees.

In a related study, Bassey and Effiong (2016) examined the relationship between emotional support and family–work balance among female health workers in Cross River State, Nigeria. The study employed a descriptive survey design. The population comprised female nurses and other health professionals in public hospitals, with a sample of 185 participants selected using simple random sampling. Data were collected using a questionnaire titled Social Support and Family–Work Balance Questionnaire. The instrument was validated by experts in social psychology and measurement, and its reliability coefficient was 0.79 using Cronbach's alpha. Data were analyzed using Pearson Product Moment Correlation. The findings indicated that emotional support had no significant relationship with family–work balance among female health workers. The researchers concluded that the demanding nature of hospital work and unpredictable schedules limited the effect of emotional support on balancing family and work roles. The study recommended that health institutions should introduce flexible work arrangements to improve work–family balance among female staff.

Another study on the influence of informational support on work–family integration among career women in Kenya was conducted by Muthoni and Gichuki (2019). The study adopted a descriptive correlational research design. The population consisted of career women employed in corporate organizations in Nairobi, with a sample of 240 respondents selected using a stratified sampling technique. Data were gathered using a structured questionnaire titled Informational Support and Work–Family Integration Scale. The instrument was validated by experts in human resource management, and reliability testing produced a Cronbach alpha coefficient of 0.86. Data were analyzed using multiple regression analysis. The findings showed that informational support significantly predicted work–family integration among career women, indicating that access to guidance and relevant information enhanced their ability to balance professional and domestic responsibilities. The study recommended

that organizations should encourage mentoring systems and knowledge sharing to support female employees in managing work–family responsibilities.

Etim and Okon (2016) examined the relationship between informational support and family–work balance among female teachers in Akwa Ibom State, Nigeria. The study adopted a descriptive survey design. The population comprised female teachers in public secondary schools, with a sample of 200 respondents selected using the cluster sampling technique. Data were collected using a questionnaire titled Informational Support and Work–Family Balance Questionnaire. The instrument was validated by experts, and its reliability coefficient was 0.76 using Cronbach's alpha. Data were analyzed using Pearson Product Moment Correlation. The findings revealed that informational support had no significant relationship with family–work balance among female teachers. The researchers attributed this to excessive workload and lack of institutional support systems. The study recommended that educational authorities should reduce teachers' workload and provide professional support services to improve work–family balance.

In their own study, Nwachukwu and Chukwu (2018) explored the influence of instrumental support on work–family balance among married female bankers in South-East Nigeria. The study adopted a correlational survey design. The population consisted of married female bankers working in commercial banks, with a sample of 230 respondents selected through stratified random sampling. Data were collected using a structured questionnaire titled Instrumental Support and Work–Family Balance Scale. The instrument was validated by experts, and its reliability coefficient was 0.84 using Cronbach's alpha. Data were analyzed using Pearson product-moment correlation and regression analysis. The findings revealed that instrumental support significantly influenced work–family balance among married female bankers, as assistance with domestic responsibilities reduced role overload and enhanced life satisfaction. The study recommended that families and organizations should provide practical support systems that enable women to effectively manage their work and family roles.

Similarly, Adekunle and Akinwale (2016) examined the influence of instrumental support on family–work balance among female health professionals in Oyo State, Nigeria. The study adopted a descriptive survey research design. The population consisted of female nurses and medical personnel in public hospitals, with a sample of 175 respondents selected using simple random sampling. Data were

collected using a questionnaire titled Instrumental Support and Family–Work Balance Questionnaire. The instrument was validated by experts, and its reliability coefficient was 0.78 using Cronbach's alpha. Data were analyzed using Pearson Product Moment Correlation. The findings showed that instrumental support had no significant effect on family–work balance among female health professionals due to irregular work schedules and heavy workloads. The study recommended that hospital management should adopt family-friendly policies and flexible scheduling to support female workers.

Ngugi and Kimani (2019) examined appraisal support and work–family satisfaction among professional women in Kenya. The study adopted a descriptive correlational research design. The population consisted of professional women employed in public and private organizations, with a sample of 215 respondents selected using a stratified sampling technique. Data were collected using a structured questionnaire titled Appraisal Support and Work–Family Satisfaction Scale. The instrument was validated by experts in organizational psychology, and reliability testing yielded a Cronbach alpha coefficient of 0.82. Data were analyzed using multiple regression analysis. The findings revealed that appraisal support significantly predicted work–family satisfaction among professional women, as constructive feedback and recognition improved self-confidence and resilience. The study recommended that organizations should encourage performance feedback and recognition systems to enhance employee well-being.

In a related study, Ekanem and Bassey (2016) investigated the relationship between appraisal support and work–family balance among female civil servants in Akwa Ibom State, Nigeria. The study employed a descriptive survey design. The population comprised female employees in selected government ministries, with a sample of 190 respondents selected through simple random sampling. Data were collected using a questionnaire titled Appraisal Support and Work–Family Balance Questionnaire. The instrument was validated by experts, and its reliability coefficient was 0.75 using Cronbach's alpha. Data were analyzed using Pearson Product Moment Correlation. The findings indicated that appraisal support had no significant effect on work–family balance among female civil servants, which the authors attributed to bureaucratic work structures and lack of recognition systems. The study recommended that government institutions should introduce structured employee appraisal and support programs to enhance work–family balance.

Owusu and Adomako (2019) studied the combined influence of emotional, informational, and instrumental support on work–family integration among women working in financial institutions in Ghana. The study adopted a correlational research design. The population consisted of female employees in commercial banks, with a sample of 250 respondents selected using a stratified sampling technique. Data were collected using a structured questionnaire titled Social Support and Work–Family Integration Scale. The instrument was validated by experts, and its reliability coefficient was 0.87 using Cronbach's alpha. Data were analyzed using multiple regression analysis. The findings revealed that emotional, informational, and instrumental support jointly and significantly predicted work–family integration among women in financial institutions. The study recommended that organizations should promote supportive work environments and family-friendly policies to enhance employees' work–family balance.

Similarly, Ekanem and James (2016) examined the influence of different forms of social support on work–family balance among female health professionals in Cross River State, Nigeria. The study adopted a descriptive survey research design. The population consisted of female nurses and allied health workers in public hospitals, with a sample of 180 respondents selected through simple random sampling. Data were collected using a structured questionnaire titled Social Support and Work–Family Balance Scale. The instrument was validated by experts, and its reliability coefficient was 0.80 using Cronbach's Alpha. Data were analyzed using multiple regression analysis. The findings showed that only instrumental support significantly predicted work–family balance, while emotional, informational, and appraisal support had no significant influence. The study recommended that health institutions should strengthen practical support mechanisms such as childcare services and flexible scheduling for female workers.

From the review of previous empirical studies, it was observed that while numerous studies had examined social support and work-family balance in general, very few specifically investigated how social support networks predicted the work-family balance of married female bankers, particularly in Akwa Ibom State. Existing research had focused on either support systems or work-family outcomes individually, without addressing their predictive relationship within married female bankers, particularly in Akwa Ibom State. This gap indicated the need for the present study to explore the extent to which emotional, informational, instrumental, and appraisal

support individually and jointly predict the work-family balance of married female bankers in Akwa Ibom State, Nigeria.

Methodology

Design of the Study

A correlational research design was adopted in the study. This design is applied in any investigation that is directly aimed at prediction of criterion variables on the basis of known values of predictor variables. The design was considered appropriate since the researcher is interested in determining how social support networks predict the family work balance of female bankers.

Population of the Study

The population of the study comprised 327 married female bankers in Akwa Ibom State working in 181 commercial banks in Akwa Ibom State (Central Bank of Nigeria, Akwa Ibom State, 2025). More so, the commercial banks have a total of 85 branches in Akwa Ibom State (Office of the Bank Managers, 2025).

Sample and Sampling Technique

A sample of 327 married female bankers was selected for the study using the census sampling technique because the entire accessible population was relatively small and manageable, making it possible for the researchers to include all members in the study to obtain more comprehensive and accurate data.

Instrumentation

One researcher-made instrument titled “Social Support Networks and Work-Family Balance Questionnaire” (SSNWFBQ) was used for data collection. The instrument consisted of two sections. Section A, which is social support network, consisted of 20 items on different social support networks such as emotional, informational, instrumental, and appraisal. Each of the social support networks has five items. Section B, which is work-family balance, consisted of 20 items. The instrument was scored using a four-point rating scale, namely Strongly Agree (SA), Agree (A), Disagree (D), and Strongly Disagree (SD), weighted 4, 3, 2, and 1, respectively.

Validation of the Instrument

The instrument was subjected to face validation by three experts. Two of the experts came from the Department of Guidance and Counselling, and one expert in measurement and evaluation came from the Department of Psychological Foundations,

University of Uyo. The purpose of the study, the research questions, and the null hypotheses were made available to them at the time of the validation. Based on the face validation by experts, suggestions were made regarding the clarity, relevance, and structure of items. Specifically, ambiguous and double-barreled items were reworded, and redundant items were removed. Additionally, a few new items were introduced to enhance content coverage based on the study objectives. These expert recommendations were carefully incorporated in the final version of the instrument.

Reliability of the Instrument

In order to determine the internal consistency of the instrument, the researchers randomly selected 35 married female bankers in micro-finance banks in Akwa Ibom State. Data generated were subjected to inter-item analysis using Cronbach's alpha statistics for reliability coefficient determination, and a reliability coefficient of 0.75 was obtained, implying that the instrument is reliable.

Method of Data Collection

The researchers, with the help of two research assistants, administered the instrument to the selected married female bankers after seeking permission from the respective bank managers through a letter of introduction from the researcher's institution to carry out the study. Permission that was obtained from the respective bank managers allowed the subjects to respond to the items in the questionnaire. The researcher administered the questionnaire to the respondents during their time of closure from work. The exercise lasted for two weeks.

Method of Data Analysis

Simple linear regression was used to answer research questions 1 to 4 by computing the coefficient of correlation (R) and the coefficient of determination (R^2), while multiple linear regression analysis was used to answer research question 5. In testing the null hypotheses, the study adopted a 0.05 level of significance. The associated p-values from the regression outputs were used to determine statistical significance.

Decision Rule

The following decision rule guided the answering of all the research questions:

0.000 - 0.199 Very low extent

0.200 - 0.399 Low extent

0.400 - 0.599 Moderate extent

0.600 - 0.799 High extent

0.800 - 1.00 Very high extent

If the significant value is greater than 0.05 alpha level of significance, the null hypothesis of no significance was retained, while the hypothesis was rejected if the significant value is less than 0.05.

Results

Research Question 1: To what extent does emotional support predict the work-family balance of married female bankers?

Table 1: Simple regression analysis on the extent to which emotional support predicts work-family balance of married female bankers in Akwa Ibom State (n = 327)

Model	R	R Square	Adj. R Square	Estimate	Std. Error of
Remarks					
1	0.662	0.438	0.408	13.32450	Moderate
Extent					

Source: Field work (2025)

The result in Table 1 presents the simple regression analysis on the extent to which emotional support predicts work-family balance of married female bankers. The coefficient of determination (R^2) is 0.438, suggesting that emotional support explains 43.8% of the variation in work-family balance of married female bankers.

Research Question 2: How does informational support predict work-family balance of married female bankers?

Table 2: Simple regression analysis on the extent to which informational support predicts work-family balance of married female bankers in Akwa Ibom State (n = 327)

Model	R	R Square	Adj. R Square	Estimate	Std. Error of
Remarks					
1	0.785	0.616	0.602	13.54322	High
Extent					

Source: Field work (2025)

Table 2 presents the simple regression analysis on the extent to which informational support predict the work-family balance of married female bankers. The coefficient of determination (R^2) is 0.616, suggesting that informational support accounts for 61.6% of the variation in work-family balance married female bankers.

Research Question 3: To what extent does instrumental support predict the work-family balance of married female bankers?

Table 3: Simple regression analysis on the extent to which instrumental support predicts work-family balance of married female bankers in Akwa Ibom State (n = 327)

Model	R	R Square	Adj. R Square	Std. Error of Estimate	Remarks
1	0.634	0.401	0.388	13.34343	Moderate Extent

Source: Field work (2025)

Table 3 shows the simple regression analysis on the extent to which instrumental support predict the work-family balance of married female bankers. The coefficient of determination (R^2) is 0.401, meaning that instrumental support explains 40.1% of the variance in work-family balance of the married female bankers.

Research Question 4: How does appraisal support predict the work-family balance of female bankers?

Table 4: Simple regression analysis on the extent to which appraisal support predicts work-family balance of female bankers in Akwa Ibom State (n = 327)

Model	R	R Square	Adj. R Square	Std. Error of Estimate	Remarks
1	0.658	0.432	0.427	13.40316	Moderate Extent

Source: Field work (2025)

Table 4 presents the simple regression analysis on the extent to which appraisal support predicts work-family balance of married female bankers. The coefficient of determination (R^2) is 0.432, which implies that appraisal support accounts for 43.2% of the variation in work-family balance married female bankers.

Research Question 5: To what extent do social support networks (emotional, informational, instrumental, and appraisal) jointly predict the work-family balance of married female bankers?

Table 5: Multiple regression analysis on the extent to which emotional, informational, instrumental, and appraisal support jointly predict work-family balance of married female bankers in Akwa Ibom State (n = 327)

Model	R	R Square	Adj. R Square	Std. Error of Estimate	Remarks
1	0.649	0.421	0.396	13.34326	Moderate Extent

Source: Field work (2025)

Table 5 presents the multiple regression analysis on the extent to which emotional, informational, instrumental, and appraisal support jointly predict the work-family balance of married female bankers. The coefficient of determination (R^2) is 0.421, showing that the joint influence of the four dimensions of social support networks explains 42.1% of the variance in family-work balance.

Test of Hypotheses

Hypothesis 1: Emotional support does not significantly predict work-family balance of female married bankers.

Table 6: Summary of F-ratio associated with simple regression analysis on the extent to which emotional support predicts work-family balance of married female bankers in Akwa Ibom State (n = 327)

Predictor	B	SE B	Beta	F	p	Decision
(Constant)	43.274	2.611	-			
Emotional Support	4.428	.243		3.082	.049	.003 Sig.

Source: Field work (2025)

The simple regression analysis in Table 6 shows that emotional support significantly predicts work-family balance of married female bankers. The result reveals that emotional support made a significant contribution to the prediction of work-family balance, $F(180) = 0.049$, $p < .001$. This implies that an increase in emotional support is associated with a corresponding improvement in the work-family balance of female bankers.

Hypothesis 2: Work-family balance of married female bankers is not significantly predicted by informational support.

Table 7: Summary of F-ratio associated with simple regression analysis on the extent to which informational support predicts work-family balance of married female bankers in Akwa Ibom State (n = 327)

Predictor	B	SE B	Beta	F	p	Decision
(Constant)	42.834	2.659	-			
				.021	.001	Sig.
Informational Support	3.166	.223	1.093			

Source: Field work, (2025)

The simple regression analysis in Table 7 shows that informational support significantly predicts work-family balance of female bankers. The result reveals that informational support made a significant contribution to the prediction of work-family balance, $F(180) = 0.021$, $p < .001$. This finding implies that higher levels of informational support are associated with a corresponding improvement in the work-family balance of married female bankers.

Hypothesis 3: Instrumental support does not significantly predict work-family balance of married female bankers.

Table 8: Summary of F-ratio associated with simple regression analysis on the extent to which instrumental support predicts work-family balance of married female bankers in Akwa Ibom State (n = 327)

Predictor	B	SE B	Beta	F	p	Decision
(Constant)	49.928	2.596	-			
				.036	.042	Sig.
Instrumental Support	3.453	.248	1.115			

Source: Field work (2025)

The regression analysis presented in Table 8 indicates that instrumental support significantly predicts work-family balance of married female bankers. The analysis further shows that instrumental support made a significant contribution to the prediction of work-family, $F(180) = 0.036$, $p < .05$. This result implies that greater instrumental support is associated with improved work-family balance of married female bankers.

Hypothesis 4: Work-family balance of married female bankers is not significantly predicted by appraisal support.

Table 9: Summary of F-ratio associated with simple regression analysis on the extent to which appraisal support predicts work-family balance of married female bankers in Akwa Ibom State (n = 327)

Predictor	B	SE B	Beta	F	p	Decision
(Constant)	45.256	2.525	-			
				.008		Sig.
				.003		
Appraisal Support	3.106	.223	1.124			

Source: Field work (2025)

The simple regression analysis in Table 9 revealed that appraisal support significantly predicts work-family balance of married female bankers. The result further indicates that appraisal support made a significant contribution to the prediction

of family-work balance, $F(180) = 0.008$, $p < .01$. This finding suggests that higher levels of appraisal support are associated with improved work-family balance of married female bankers.

Hypothesis 5: Social support networks (emotional, informational, instrumental, and appraisal) do not significantly jointly predict the work-family balance of married female bankers.

Table 10: Summary of t-test associated with multiple regression analysis on the extent to which social support networks (emotional, informational, instrumental, and appraisal) predict work-family balance of married female bankers in Akwa Ibom State (n = 327)

Predictor	B	SE B	Beta	t	p	Decision
(Constant)	43.224	5.613	-	7.701	.000	Sig.
Emotional Support	4.428	.243	.145	3.764	.003	Sig.
Informational Support	3.166	.233	.055	4.543	.001	Sig.
Institutional Support	3.453	.248	.154	3.830		Sig.
Appraisal Support	3.106	.223	.037	4.474	.003	Sig.

Source: Field work (2025)

The multiple regression analysis presented in Table 10 examined the extent to which the dimensions of social support networks, namely emotional, informational, instrumental, and appraisal, predict the work-family balance of female bankers. The results show that all four predictors made significant contributions. Emotional support

($B = 4.428$, $SE = 0.243$, $\beta = 0.145$, $t = 3.764$, $p = .003$), informational support ($B = 3.166$, $SE = 0.233$, $\beta = 0.055$, $t = 4.543$, $p = .001$), instrumental support ($B = 3.453$, $SE = 0.248$, $\beta = 0.154$, $t = 3.830$, $p = .042$), and appraisal support ($B = 3.106$, $SE = 0.223$, $\beta = 0.037$, $t = 4.474$, $p = .003$) each significantly predicted work-family balance. The constant term was also significant ($B = 43.224$, $t = 7.701$, $p < .001$). These findings indicate that the four forms of social support networks collectively play an important role in enhancing work-family balance, with informational support showing the strongest predictive influence among the predictors.

Discussion of Findings

Emotional Support and Work-Family Balance

The finding that emotional support moderately and significantly predicts the work-family balance of married female bankers suggests that those who receive higher levels of encouragement, empathy, and understanding from their social networks are better able to manage the competing demands of work and family life. Work-family balance entails the ability to effectively allocate time and energy to both occupational responsibilities and domestic roles without undue conflict or stress. Female bankers with strong emotional support are likely to experience greater psychological security, which enhances their ability to cope with work pressure while maintaining harmonious family relationships. One reason for this finding could be that emotional support reduces stress by providing reassurance and comfort during demanding situations. Female bankers who feel valued and emotionally supported by spouses, colleagues, and friends may be more capable of handling long work hours and family responsibilities. Another possible reason is that emotional support fosters resilience. Having trusted individuals who provide empathy and encouragement can buffer the negative effects of job strain, thereby enabling female bankers to adapt more effectively to both professional and family obligations.

This finding is consistent with previous studies. For instance, Eyo and Udoh (2017) found that emotional support significantly influenced work-life balance among married women in financial institutions in Southern Nigeria, emphasizing that women with supportive spouses were better able to manage occupational stress. However, the present finding contradicts the report of Bassey and Effiong (2016), who found no significant relationship between emotional support and family-work balance among female health workers in Cross River State. They argued that institutional demands

and unpredictable work schedules often outweighed the buffering effects of emotional support in their study population.

Informational Support and Work-Family Balance

The finding that informational support highly and moderately significantly predicts work-family balance of married female bankers suggests that access to timely and relevant guidance, advice, and problem-solving information helps these women manage both work and family responsibilities more effectively. Work-family balance requires not only emotional resilience but also practical knowledge for handling competing demands. Female bankers who receive informational support are better equipped to make informed decisions, plan effectively, and resolve challenges that arise from dual roles. One reason for this finding may be that informational support enhances coping strategies. Having access to advice and relevant information from colleagues, mentors, or family members enables female bankers to adopt more effective approaches to managing occupational stress and household responsibilities. Another possible reason is that informational support fosters a sense of control and competence, which can reduce uncertainty and improve confidence in balancing work and family life.

This finding aligns with previous studies. For example, Muthoni and Gichuki (2019) found that informational support positively predicted work–family integration among career women, stressing that relevant knowledge empowered them to negotiate work flexibility. In the Western context, Carter et al. (2018) observed that informational support improved work–life satisfaction among women in corporate organizations in the UK, concluding that access to practical guidance reduces role strain. However, the present finding contrasts with Etim and Okon (2016), who found no significant relationship between informational support and family–work balance among female teachers in Akwa Ibom State. They argued that the unpredictable workload and lack of organizational resources often outweighed the benefits of informational support in that context.

Instrumental Support and Work-Family Balance

The finding that instrumental support moderately and significantly predicts work-family balance of married female bankers indicates that tangible assistance, such as help with household chores, financial aid, or shared responsibilities, plays a crucial role in enabling women to cope with dual demands. Family–work balance is not only about managing stress but also about having adequate resources and assistance to

handle practical obligations. Married female bankers who receive strong instrumental support are likely to experience reduced work–family conflict, as the burden of household tasks and financial pressure is shared. One reason for this finding could be that instrumental support reduces role overload. Assistance from spouses, relatives, or even paid domestic help allows female bankers to focus more on their careers without neglecting family responsibilities. Another possible reason is that instrumental support creates opportunities for time management and energy conservation, thereby reducing stress and enhancing overall life satisfaction.

This finding is consistent with previous studies. For instance, Nwachukwu and Chukwu (2018) found that instrumental support significantly influenced work–family balance among married female bankers in South-East Nigeria, showing that women with greater tangible support managed their dual roles more effectively. However, the present finding contradicts the study of Adekunle and Akinwale (2016), who reported no significant effect of instrumental support on family–work balance among female health professionals in Oyo State, Nigeria. They argued that unpredictable work schedules and organizational constraints often diminished the impact of instrumental support.

Appraisal Support and Work-Family Balance

The finding that appraisal support moderately and significantly predicts work-family balance of married female bankers suggests that constructive feedback, affirmation, and encouragement from others play a vital role in how women manage their professional and family responsibilities. Work-family balance is enhanced when individuals receive recognition and feedback that reinforces their competence and decision-making abilities. Married female bankers who receive appraisal support are likely to experience greater self-confidence and reduced stress, which translates into improved management of both occupational and domestic roles. One possible reason for this finding is that appraisal support validates effort and performance, thereby enhancing motivation and self-efficacy. Another reason may be that positive feedback strengthens resilience, enabling female bankers to cope with challenges in both work and family domains.

This finding supports earlier studies. For example, Ngugi and Kimani (2019) observed that appraisal support positively predicted work–family satisfaction among professional women, highlighting that constructive feedback fostered resilience and motivation. Conversely, the present finding disagrees with Ekanem and Bassey (2016),

who found no significant effect of appraisal support on work–family balance among female civil servants in Akwa Ibom State. They argued that lack of institutional recognition and rigid bureaucratic structures often weakened the impact of appraisal support.

Social Support and Work-Family Balance

The finding that emotional, informational, instrumental, and appraisal support jointly and significantly predict work-family balance of female bankers suggests that the combined availability of different forms of social support plays a critical role in helping women manage competing demands from both the workplace and the home. Work-family balance requires not only personal resilience but also strong external resources that provide psychological reassurance, practical assistance, relevant information, and constructive feedback. Female bankers who receive this blend of support are more likely to navigate occupational stress while maintaining effective family functioning. One possible reason for this collective influence is that social support networks provide a holistic coping framework. Emotional support offers encouragement during stress; informational support enhances problem-solving and decision-making; instrumental support reduces the burden of domestic responsibilities; and appraisal support strengthens self-confidence through feedback and recognition. Together, these forms of support buffer stress, enhance resilience, and create the conditions necessary for balancing dual roles. Another possible reason is that diverse forms of support meet different but complementary needs. While emotional and appraisal support address psychological well-being, informational and instrumental support focus on practical challenges, and their integration helps female bankers manage the complexities of modern banking work alongside family responsibilities.

This finding is consistent with earlier studies. For instance, Owusu and Adomako (2019) found that women in financial institutions who enjoyed emotional, informational, and instrumental support simultaneously reported higher satisfaction with family–work integration. However, the present finding contrasts with the work of Ekanem and James (2016), who reported that only instrumental support predicted work–family balance among female health professionals in Nigeria, while other forms of support showed no significant influence. They attributed this to institutional demands and heavy workloads, which often limited the effectiveness of emotional and appraisal support.

Conclusion

Based on the findings of the study, it was concluded that social support networks play a critical role in enhancing the work-family balance of married female bankers. By recognizing and strengthening these different dimensions of support, both organizations and families can contribute meaningfully to the psychological well-being, productivity, and overall quality of life of married female bankers.

Implication for Guidance and Counseling

The findings of this study have important implications for counseling practice, particularly in promoting work-family balance of married female bankers and other women in demanding professional roles. The joint significance of all four dimensions of social support networks suggests that counselors must adopt a holistic approach in addressing work-family balance issues. Counseling services should not only focus on emotional or psychological interventions but should also consider practical, informational, and appraisal-related aspects of support. Counselors working with female bankers can design integrative programs that combine stress management training, relationship enhancement, peer mentoring, and family life education to ensure balanced development across personal and professional domains.

Recommendations

The following recommendations were made in view of the findings of the study:

- i. Banks and families in Akwa Ibom State should create avenues that foster emotional reassurance for married female bankers.
- ii. Bank management, particularly in Akwa Ibom State, should organize regular workshops, counselling sessions, and professional development programs that equip female bankers with time management, stress management, and problem-solving skills.
- iii. Married female bankers in Akwa Ibom State should be encouraged to share responsibilities at home and in the workplace.
- iv. Bank supervisors in Akwa Ibom State should offer constructive feedback and recognition to married female bankers for their efforts in managing dual roles.

- v. Counselors, organizations, and families should integrate all forms of support to create a comprehensive framework that addresses both the psychological and practical needs of female bankers.

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QUESTIONNAIRE

SOCIAL SUPPORT NETWORKS AND WORK-FAMILY QUESTIONNAIRE (SSNWFBQ)

INSTRUCTION: Choose your response from the number of alternatives by ticking appropriately in the box provided.

KEY: The response options are Strongly Agree (SA), Agree (A), Disagree (D), and Strongly Disagree (SD)

SECTION A: SOCIAL SUPPORT NETWORKS

S/N	Emotional Support	SA	A	D	SD
1.	I feel understood by my family when I share challenges from work.				
2.	I do not feel appreciated by my loved ones for the effort I put into my work life.				
3.	I receive encouragement from my spouse/partner when I am stressed about work.				
4.	I do not feel comfortable sharing my work-related stress with my friends.				
5.	I feel that my family empathizes with me when I feel overwhelmed by my responsibilities.				
	Informational support				
1.	I receive helpful advice from my family on managing both work and family demands.				
2.	I do not get practical tips from my colleagues for improving my work-life balance.				
3.	I feel I have access to information on how to balance my professional responsibilities.				
4.	I do not receive useful insights from people close to me for handling work-related stress.				
5.	I get relevant suggestions from my spouse on managing family obligations while working.				

	Instrumental support				
1.	I receive help from my spouse with household responsibilities to support my work commitments.				
2.	I do get practical support from friends like help with errands, when I am busy with work.				
3.	I receive assistance from colleagues with work tasks when I have pressing family obligations.				
4.	I have access to workplace resources, such as flexible hours or childcare that help me balance family and work responsibilities.				
5.	I receive support from family members who step in to manage household tasks when I have a demanding work schedule.				

SECTION B: WORK-LIFE BALANCE

S/N	Items	SA	A	D	SD
1.	I feel satisfied with how I balance my work and family responsibilities.				
2.	I am not able to give sufficient attention to my family despite my work commitments.				
3.	I find that my job does not interfere with my time with family.				
4.	I feel that I manage both my work and family roles effectively.				
5.	I can take time off work when my family needs me.				
6.	I feel supported by my workplace to maintain a balance between work and family.				
7.	I am able to meet my family’s needs without compromising my job performance.				
8.	I feel that I have enough energy for both my work life.				

9.	I can fulfil my family obligations even during busy times at work.				
10.	I feel in control of my work and family schedules.				
11.	I am able to make time for quality moments with my family, despite my work demands.				
12.	I can set boundaries between my work and family time.				
13.	I do feel that I have enough time for my personal needs, aside from work.				
14.	I feel overwhelmed by the demands of both work and family.				
15.	I am able to discuss my work schedule with my family to avoid conflicts.				
16.	I can take part in important family events without work interference.				
17.	I have time to engage in family activities that strengthen our relationships.				
18.	I am able to separate my work concerns from my family time.				
19.	I can leave work behind when I am with my family.				
20.	I feel comfortable managing both family and work responsibilities on a daily basis.				