

Original Research Report



Childcare Services Adopted by Female Bankers with Children Aged 1-5 Years in Owerri Municipal, Nigeria

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Abstract: The study basically concerns itself with child care services adopted by career mothers in banks with children (0-5) yrs in Owerri Municipality. Four research objectives guided the study and a structured questionnaire was used to elicit data from the respondents which consist of career mothers working in the various 30 banks in the study area, while data collected were analysed using Tables and mean scores calculated. Based on the findings of this study, the researchers reached the conclusions that career mothers in banks have various ways of taking care of their children (0-5) yrs in Owerri Municipality and encounter a range of challenges including mother's difficulty to understand who the children are, children refuse to obey mothers when mothers are available, mothers lose grip on their children in terms of respect, tiredness makes mothers adopt permissive parenting, children make extra demands of attention when mothers are available, are encountered by career mothers in banks in bringing up their children (0-5 yrs) in Owerri Municipality. Despite the challenges, there are possible strategies adopted by career mothers in banks to help them cope with these challenges in Owerri Municipality which are; career mothers in banks should spend extra time with their children, consider adopting punitive measures in parenting, as well as, motivation and family incentives. Career mothers should also share appropriately their time between work-life balances.

Keywords: Bankers, Career Mothers, Childcare, Children, Parenting, Work-life balance

1. Introduction

The extent to which a woman participates in economic life and has control over her property and the output she creates are the most crucial indicators of her status anywhere in the globe, according to Booth et al. (2002). Mothers are typically the ones who care for children the majority of the time at home (Lagerberg, & Magnusson, 2013). They also have to work, pursue careers, make ends meet, and maintain a healthy lifestyle for the whole family. In certain households, moms work in banks, which accept and safeguard the money owned by both persons and entities. These employees often work between the hours of 9 am and 5 pm, excluding travel time. The banking sector is often seen as a lucrative venture in one's choice of career. This is so because it offers supports for huge bonuses, good salary, provident funds, sick benefits, car, and loans among others benefits (Hitiris & Posnett, 1992; Osuala, 2011). Furthermore mothers who decide to start working soon after childbirth differ from those who stay with the child on maternity leave and do not work. Childcare is required to cater for the needs of the offspring's while their mother is at work.

Childcare is the taking care of a child or children, as well as the resources like nannies, childcare centres, and preschools that enable parents to watch over and care for their kids while they are at work (NICHD Early Child Care Research Network, 2003). Parents, family members, or any other individuals hired to provide childcare can provide care. Early childhood education systems depend heavily on childcare providers because they can serve as the children's first teachers. Children's future achievement can be significantly impacted by receiving high-quality care from an early age. The growth of the kid, whether it be mental, social, or psychological, is the primary concern of childcare. The majority of the time, children are looked for by their parents, guardians, or siblings. There are some instances where kids will look after other kids (NICHD Early Child Care Research Network, 1997). Often as simple as "keeping an eye out" for younger siblings, this informal care involves verbal guidance and other explicit training regarding the child's behaviour. The child's extended family may also step up to provide care. Centre-based childcare is another type of childcare that is expanding in comparison to family caregiving. To provide care, housing, and education instead of family members, these duties could be delegated to paid caregivers, orphanages, or foster homes. Professional carers are employed by childcare centres, daycare centres, daycare centres for children in schools, and me-based care facilities (nannies or family day care).

For a portion of the day, but not for the full 24 hours, childcare services provide child care in the absence of parents. The reduction in child mortality has been greatly aided by childcare services, which include monitoring, food services, programmes, activities, and transportation (Clarke-Stewart, 2009). The right childcare provider is frequently a teacher or someone with a background in child development, thus they need further training beyond the general core competencies expected of child caregivers (Clarke-Stewart, 2009). Parents have the option of finding their caregiver or setting up childcare exchanges or swaps with another family in addition to the licensed alternatives. Children who receive higher quality early care and education, which is defined by better interactions with their caregivers, have better relationships with their instructors as a result (Agbaje et al., 2016; Howes et al., 2000). According to correlations between the quality and style of interactions with early childcare providers, ongoing connections with care providers and preschool teachers, and relationships with kindergarten teachers, positive teacher-child relationships appear to last throughout time. Such wholesome interactions in early childcare are crucial for kids' social and cognitive growth as well as their academic performance (Hamre et al., 2005).

This study, which is in a similar vein, looks at childcare practices used by female bankers in

Owerri Municipality who have young children (between the ages of 1 and 5). As a result, career mothers, particularly those who work in banking, make up a sizable portion of the working women in society. As a result, they are crucial to the efficient operation of the banking industry. One of the regions in Imo State with the most banks and other financial institutions is Owerri Municipality. This demonstrates that it serves as both the administrative centre and the seat of the Imo state government. Additionally, a recent trend in the Nigerian banking industry has been a majority of female employees performing mundane computer tasks. It follows that many working women find it challenging to rely on relatives to offer childcare as society has grown more mobile and some fewer extended families live close to one another. When their moms are working, even brief bouts of deprivation can have a severe long-term effect on a child's development. Children are particularly susceptible to specific types of deprivation. When mothers are not present, children frequently lack the physical, emotional, and spiritual resources necessary for survival, growth, and flourishing. As a result, they are unable to exercise their legal rights, realise their full potential, or take part in society as equals and members of the community. A career mother is a mother who works while caring for her children, according to the Cambridge Dictionary. As a term, "career mothers" refers to mothers who, in addition to the labour they do at home to raise their children, also work outside the home to earn a living. Female bankers who have children between the ages of 1 and 5 must priorities both their personal and professional lives. In the Western world, career mothers are relatively recent due to the feminist movement of the 20th century. Some working mothers look for businesses that offer perks like maternity leave or flexibility when a child is sick (Booth et al., 2002).

In moms with low socioeconomic levels, when working may be necessary for financial reasons, the issues may be different. On the other hand, career mothers who work in the industry and successfully juggle work and family obligations may have emotional, psychological, and physical challenges as a result of doing so, even if they only have to choose one (Ichoku & Fonta, 2006). According to Amefule (2013), the majority of career mothers who work in banks educate their children as early as feasible, including through childcare, nurseries, and early childhood education. According to the author, career mothers in banks offer a stay-at-home mother who works from home or home. The challenges faced by working women in banks are also significantly greater than those confronted by their peers in other paid occupations (Amefule, 2013). According to Iheko (2017), it is critical to comprehend the difficulties professional working mothers face in managing the strain of juggling various responsibilities. Some of the difficulties in early infant rearing, such as nursing, were listed by the author. For the first six months, WHO advises solely breastfeeding, and for the next two years and beyond, it advises a diet rich in complimentary meals. The health of both mother and child is improved by breastfeeding. However, this is difficult for female bankers who must go back to work after maternity leave is over.

1.1. Statement of Problem

Working women, who make up a sizable portion of society, contributed significantly to the efficient operation of the banking sector, which is the foundation of economic progress in any nation. Therefore, it is crucial for the nation's economic and social development that female bankers with children between the ages of 1 and 5 work and are employed (Clarke-Stewart, 2009). Even though female bankers, in particular, enhance labour force participation, contributing to the economic and social development of the nation, they struggle to balance work and family obligations and report poorer job satisfaction, which might affect their kids (Clarke-Stewart, 2009). Due to a lack of

supervision and attention, these female banker children may experience behavioural issues, health risks, and poor academic achievement. In addition, children may receive a substandard upbringing if their mother is not present to care for their needs. The mother's worry about her child's safety while she is at work, on the other hand, contributes to her decreased productivity and concentration. These issues not only put working mothers under pressure, particularly in the banking industry but also have a significant negative impact on the calibre of their work (Amefule, 2013).

1.3. Research Questions

The following research question guided the study:

- (a) In Owerri Municipality, how do female bankers care for their children aged 1 to 5?
- (b) How does the career of a female banker affect Owerri Municipal children's upbringing?
- (c) What are the challenges female bankers in Owerri Municipal face in raising their kids?
- (d) What are the strategies adopted by career mothers in banks to help them cope with these challenges?

2. Materials and Methods

2.1. Design for the Study

To explore the childcare services used by female bankers with children aged 1 to 5 in the Owerri Municipal Area of Imo state, the study used a descriptive survey approach.

2.1.1. Ethics Statement

After obtaining relevant institutional ethics approval for this research, the informed consent procedure involved the potential respondents orally giving their consent before completing the survey.

2.2. Area of the Study

The study was carried out in Owerri Municipal Council, Imo State. Owerri Municipal is one of the twenty-seven (27) Local Government Area in Imo State, South East, Nigeria. The choice for this research work in the study area is attributed to the high concentration of commercial bank in the area

2.3. Population and Sample

One hundred fifty-three (153) female bankers from 20 carefully chosen commercial banks in the Owerri Municipality made up the study's sample as shown in Table 1.

Table 1: The Study Population Table

S/N	Banks	No Female Bankers	No Female Bankers with 1-5 years of children
1	Eco Bank PLC, Bank Road Owerri	9	2
2	GT Bank Port Harcourt Road Owerri	8	5
3	Sterling Bank Wetheral Road Owerri	8	4
4	First Bank PLC, Mbaise Road Owerri	6	5
5	Access bank Wethdral Owerri	5	3
6	Fidelity Bank Mbaise Road Owerri	8	4
7	FCMB Wethdral Owerri	10	5
8	Zenith Bank, Bank Road Owerri	11	4
9	GT Bank Port Harcourt road Owerri	8	5
10	Access Bank, Bank Road Owerri	10	2

11	11 Union bank Port Harcourt road Owerri	5	3
12	Polaris Bank Wethdral Owerri	7	4
13	Sterling bank Wethdral Owerri	4	2
14	FCMB Mbaise Road Owerri	6	4
15	Fidelity Bank Ikenegbu Layout Owerri	7	3
16	Union Bank, Bank Road Owerri	10	4
17	UBA Bank PLC, Bank Road Owerri	11	6
18	Key Stone Bank Mbaise Road Owerri	6	4
19	Eco Bank Port Harcourt Road Owerri	5	5
20	Fidelity Bank Mbaise Road Owerri	9	4
Total		153	78

Source: Field survey 2022.

The sample comprises 78 female bankers who were chosen at random from 20 commercial banks in the Owerri Municipal Council of Imo State. Purposive sampling was utilized as the sampling technique, and 78 female bankers with children between the ages of 1 and 5 years were chosen. The researchers used only female bankers with children 1–5 years out of the 153 female bankers in the 20 commercial banks in Owerri Municipal Council, using the purposive sampling technique because married female bankers with children over 5 years old and unmarried women are both presents in the twenty (20) commercial banks.

2.4. Instrument for Data Collection

The instrument for the study was a structured questionnaire. The structured questionnaire was developed by the researchers with the title, Childcare Services Adopted by Career Mothers Working in the Banks with Children (CSACMWBC). A structured questionnaire was employed because the respondents are mostly adults. The questionnaire will be design in two sections A and B. Section A elicit the bio data of the respondents while B was developed based on the research objectives. Two experts from Department of Home Economics and Hospitality Management and, one from department of measurement and evaluation all from Alvan Ikoku Federal College of Education, Owerri validated the instrument and their suggestions were effected and used to enhance the instrument. After validation the instrument was administered on 10 respondents who were used to establish the internal consistency of the instrument using Cronbach Alpha procedure. Cronbach Alpha was used because of its elevated consistency level. A reliability of 0.902 and 0.875 were obtained for each of the clusters of the research questions respectively. The reliability coefficients obtained indicated very high reliability of the instrument.

2.5. Data Collection Technique

Respondents' recruitment took place in twenty (20) chosen commercial banks in the Owerri Municipality. The rating scale structured questionnaire, of which 78 copies were issued to career mothers at the chosen commercial banks in the Owerri Municipality, was the instrument the researchers used to collect data. Twenty (20) commercial banks in the Owerri Municipality provided its responders with the questionnaire. The questionnaire was distributed at the bank starting at 8 am and collected at the end of business within one week. This was carried out with the aid of the research assistant, who gave it out and gave it back to the researchers.

2.6. Data Analysis Technique

Descriptive statistics (mean) was used for data analysis for answering the research questions. A mean of 2.50 was used as the benchmark for decision making for each item, since a 4-point rating

scale was used for the study. Thus any item with a mean of 2.50 and above was considered as agreed or accepted by the respondents, while any item with a mean below 2.50 was considered as disagreed or unaccepted. The decision rule was arrived at based on the formula below:

$$X = \frac{\sum fx}{N}$$

$$N = 21$$

$$X = \frac{4 + 3 + 2 + 1}{10} = 2.5$$

$$10/4 = 2.5$$

3. Results and Discussion

3.1. *Research question one:* In Owerri Municipality, how do female bankers care for their children aged 1 to 5?

Table 2: Mean Responses on how Female Bankers take Care of their Children (1-5) years in Owerri Municipality.

S/N	Items	SA	A	D	SD	$\sum fx$	n	X	Remark
1	Female bankers provide a house helper or nanny	35 (140)	28 (84)	11(22)	4(4)	78	250	3.2	Accepted
2	Female bankers provide pre-primary and primary education such as crèche, nursery and early childhood education for their children	26 (104)	20(60)	17(34)	15 (15)	78	213	2.7	Accepted
3	Female bankers provide necessary materials used in taking care of their children while at home by nannies.	25 (100)	28 (84)	11(22)	14(14)	78	220	2.8	Accepted
4	Female bankers adopt a permissive parenting to take care of their children for 1-5 years	29 (116)	24 (72)	13 (26)	12 (12)	78	226	3.0	Accepted
5	Female bankers provide necessary facilities at home in taking care of their children 1-5	36 (144)	13 (39)	19 (38)	10 (10)	78	231	3.0	Accepted
Grand mean								2.9	

Table 2 displays the responses of 78 respondents regarding the childcare practises of female bankers in the Owerri Municipality for children aged 1 to 5 years. The table revealed that respondents agreed that female bankers adopt practices like hiring a housekeeper or nanny, providing their kids with pre-primary and primary education through crèche, nurseries, and early childhood education, hiring a stay-at-home mother who works from home, adopting a permissive parenting style to care for their kids aged 1 to 5, and providing the necessary amenities at home for caring for

their kids aged 1 to 5 years. The reason for this is that the acceptance mean scores for the survey questions 1 through 5 were higher than the reference mean score of 2.5. Based on the decision rule, it is concluded that female bankers used a variety of strategies to care for their children between the ages of 1 and 5 and that research question 1 is supported by all of the questionnaire responses.

3.2. *Research question two:* How does the career of a female banker affect Owerri Municipal children's upbringing?

Table 3: The Mean Responses on the Implications of a Mother's Career Children's Upbringing

S/N	Items	SA	A	D	SD	$\sum fx$	n	X	Remark
1	Mothers over pamper and show love, and care to children while available	30 (120)	24 (72)	14 (28)	10 (10)	78	230	2.9	Accepted
2	Children express high level of independence on mothers.	25 (100)	27 (81)	16 (32)	10 (10)	78	223	2.8	Accepted
3	Children spend time with other people instead of their mothers	32 (128)	24 (72)	12 (24)	10 (10)	78	234	3.0	Accepted
4	Children learn bad habits when the mother is absent	28 (112)	29 (87)	17 (34)	4 (4)	78	237	3.0	Accepted
5	Children play a lot when mother is absent	29 (116)	27 (81)	12 (24)	10 (10)	78	231	2.9	Accepted
6	Children mature quicker due to exposure to higher challenges	31 (124)	20 (60)	19 (38)	8 (8)	78	230	2.9	Accepted
7	Mother's absence causes insecurity among children	26 (104)	21 (63)	20 (40)	11 (11)	78	218	2.8	Accepted
	Grand mean							2.9	

The opinions of 78 respondents on how having a female banker as a parent will affect the upbringing of children in the Owerri Municipality are presented in Table 2. According to findings in Table 3, a woman banker's work has a big impact on how her kids are raised in Owerri Municipality. Children express a high degree of independence from their mothers; they spend time with others rather than their mothers; they pick up bad habits when their mother is gone; they play more when the mother is gone; they mature more quickly because they are exposed to greater challenges; and, among other things, they become insecure when their mother is not around. This is because the mean scores of the first through seventh item are all higher than the benchmark mean score of 2.5. To this purpose, research question two has been sustained by every questionnaire item. The results demonstrate that the respondents agreed with every aspect of the research topic. The overall score, which was 2.9, was higher than the benchmark norm of 2.5. This suggests that the parenting of children in the Owerri Municipality may be affected by the presence of female bankers in banks. The study's findings corroborated Kingsley and Agbo's (2018) assertion that working mothers priorities

their careers over their kids when those opportunities arise. Children who have banker mothers have a significant degree of independence, they added. Additionally, Howes et al. (2000) found that children who receive high-quality early care and education, which is characterised by better interactions with care providers, also have better relationships with their school instructors. According to correlations between the quality and manner of connections with early child care providers, ongoing relationships with those same providers and preschool teachers, and relationships with kindergarten teachers, positive teacher-child interactions do appear to endure over time.

3.3. Research question three: What are the challenges female bankers in Owerri Municipal face in raising their kids?

Table 4: Responses on challenges encountered by career mothers in banks in bringing up their children in Owerri Municipality

S/N	Items	SA	A	D	SD	$\sum fx$	n	X	Remark
1	Mothers find it difficult to understand who the children are.	23 (92)	28 (84)	18 (36)	9 (9)	78	221	2.8	Accepted
2	Children refuse to obey mothers when mothers are available	25 (100)	27 (81)	16 (32)	10 (10)	78	223	2.9	Accepted
3	Mothers lose grip on their children in terms of respect	29 (116)	20 (60)	18 (36)	11 (11)	78	223	2.9	Accepted
4	Tiredness makes mothers adopt permissive parenting	25 (100)	20 (60)	23 (46)	10 (10)	78	216	2.7	Accepted
5	Setting family goals are unachievable for the children.	25 (100)	25 (75)	18 (36)	10 (10)	78	221	2.8	Accepted
6	Mothers find it hard to correct wrong habits of children learnt from other sources	16 (64)	27 (81)	25 (50)	10 (10)	78	205	2.6	Accepted
7	Children make extra demands of attention when mothers are available.	20 (80)	29 (87)	17 (34)	12 (12)	78	213	2.7	Accepted
8	Little time available is shared between parenting and doing household chores	28 (112)	25 (75)	16 (32)	9 (9)	78	228	2.9	Accepted
Grand mean								2.8	

Source: Field survey 2022

According to findings in Table 4, career mothers in banks face a variety of difficulties raising their children. The results demonstrate that the respondents agreed with every aspect of the research topic. The overall average was found to be 2.8, which is higher than the benchmark average of 2.5. The outcome demonstrates that respondents concur that raising children is difficult for female

bankers due to a variety of factors which include mothers having trouble understanding who their children are, kids not obeying them when moms are around, moms losing control over their kids in terms of respect, moms becoming permissive parents out of exhaustion, and kids not being able to reach set family goals, moms having trouble changing bad habits picked up from other people, kids being extra needy when moms are around, and more. This is because the approved test items 1–8 had mean scores higher than the benchmark/reference mean of 2.5. According to the decision rule, research question three is approved, and it is concluded that raising children presents a variety of difficulties for female bankers. This suggests that female bankers in Owerri Municipality face a variety of difficulties when trying to raise their kids. The study's findings concurred with those of Onyenma and Agbo (2018), who claimed that career mothers' biggest struggles are trying to grasp who their kids are and failing to help them reach specified family goals. The findings were consistent with those of Amefule (2013), who claimed that working women in banks often experience a lot more difficulties than their counterparts in other paid occupations. The following factors were constraints to the study. The lockdown order by Indigenous people of Biafra (IPOB) was a major barrier to the study as it delayed the administration and collection of data for this study. However, the study poses implication to policy makers (government) to think seriously again on the issue of setting up daycare centres (or crèche) to help the small but increasing number of mothers who have problem with getting/keeping house helps. Although there are daycare centres run by individuals, a number of them are ill-equipped and high standards are not maintained. As such, children are prone to mishaps in these centres. Therefore, government should carry out spot checks on these centres with a view to closing the substandard ones.

3.4. *Research question four:* What are the strategies adopted by career mothers in banks to help them cope with these challenges?

Table 4: Responses on strategies adopted by career mothers to help them cope with these challenges

S/N	Item	SA	A	D	SD	$\sum fx$	n	X	Remark
1	Career mothers spend extra time with their children	17 (68)	30 (90)	20 (40)	11 (11)	78	209	2.7	Accepted
2	Career mothers should adopt punitive, measures in parenting	19 (76)	28 (84)	25 (50)	6 (6)	78	216	2.8	Accepted
3	Career mothers should adopt motivation and family incentives	20 (80)	21 (63)	27 (54)	10 (10)	78	207	2.7	Accepted
4	Career mothers should share appropriately their time between parenting household chores.	23 (92)	18 (54)	28 (56)	9 (9)	78	211	2.7	Accepted
5	Family support system by provision of Nanny (House helpers).	29 (116)	24 (72)	23 (46)	2 (2)	78	236	3.0	Accepted
Grand mean								2.8	

Table 5 shows the responses of 78 respondents on strategies adopted by career mothers in banks to help them cope with these challenges. Response on table also shows a mean average score of 2.8 which is greater than the bench mark mean score of 2.5 implying that all the items on the table are strategies adopted by career mothers in banks to help them cope with these challenges.

Findings in Table 5 revealed that in spite of the challenges encountered by career mothers in children upbringing, various strategies could be adopted to cope with these challenges. This research question was tested using five items in the questionnaire. The findings revealed that all the items were accepted by the respondents. The grand mean score of 2.8 which is above the bench mark mean of 2.5 shows that there are various strategies adopted by career mothers in banks to help them cope with the challenges encountered in children upbringing. The findings of the study corroborated with Onyenma and Agbo, (2018) who stated that mothers should make concerted efforts to spend time with their children to ensure good children upbringing. The findings of the study were aligned with Obi-Anyanwu, Lemchi, and Mbah, (2019) which stated that employers of the female lecturers should provide child care centres and necessary amenities for children so that the younger female lecturers can take care of their babies while at work.

4. Conclusion

According to the study's findings, female bankers in Owerri Municipality have a variety of methods for raising their young children (1–5 years old). There are many effects of female bankers on the upbringing of their children (1–5 years) in the Owerri Municipality, including mothers overindulging in love and care for their children while they are present; children expressing a high degree of independence from mothers; children spending time with others rather than their mothers; children developing bad habits when the mother is absent; children playing a lot when the mother is absent; children maturing more quickly due to exposure; female bankers raising their children (1–5 years old) in Owerri Municipality face difficulties such as the inability of mothers to understand who the children are, children refusing to obey mothers when mothers are present, mothers losing control over their children in terms of respect, fatigue forcing mothers to adopt permissive parenting, and children making extra demands on mothers' time when mothers are present. Despite these obstacles, female bankers in Owerri Municipality may use the following strategies to cope: they should spend more time with their kids, use punitive parenting techniques, use motivational techniques and family incentives, and allocate their time between parenting and housework appropriately. To help female bankers who have family responsibilities combine their job and family obligations, banks are urged to implement career breaks. To help nursing moms balance their family commitments and professional tasks successfully, organisations need to create flexible work environments for them. Prospective mothers should carefully evaluate their educational options and the occupations that will place the least time demands on them to effectively raise their children. Mothers should make a strong effort to spend time with their kids, especially on holidays and other spare time, to ensure that kids are raised well. Both government and non-governmental organisations in the health sector should put in place comprehensive programmes to improve women's ability to adopt integrated maternity, newborn child, and health survival strategies for high-quality childcare practices.

Acknowledgments

None

Conflict of Interest

The authors hereby declare that there is no conflict of interest.

Author Contributions

Conceptualization: CIE, HCO & GOI.

Formal analysis: CIE, HCO & GOI.

Funding acquisition: CIE, HCO & GOI.

Investigation: CIE, HCO & GOI.

Methodology: CIE, HCO & GOI.

Writing – original draft, review & editing: CIE, HCO & GOI

Data Availability Statement

The original contributions presented in the study are included in the article. Further enquiries can be directed to the corresponding author

Funding Information

The authors have no funding to disclose.

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Publisher: Department of Home Economics and Hospitality Management Education, University of Nigeria, Nsukka 41001, Nigeria

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