MATERNITY POLICIES AND THE OPT-OUT PENALTY: A CASE STUDY OF WOMEN IN STEM FIELDS IN NIGERIAN PRIVATE FIRMS

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ABSTRACT
The underrepresentation of women in STEM fields persists globally, and Nigeria is no exception. The "opt-out" phenomenon, where women leave their careers due to work-family conflicts, is a significant concern. This case study investigates the experiences of women in STEM at a Nigerian fintech company, examining how maternity policies, work-life balance, and company culture influence their career paths. The study reveals that despite policy compliance, the lack of formalized flexible work arrangements and subtle biases create barriers for women returning from maternity leave. The perceived career penalties, undervalued contributions, and challenges of balancing childcare contribute to the decision to "opt-out" for some. The company culture lacks inclusivity, with few women in leadership roles. The study underscores the need for Nigerian private sector companies to go beyond minimum maternity leave mandates and cultivate supportive, inclusive workplaces to retain and advance women in STEM.

Keywords: Gender equality, STEM careers, Maternity leave Policies, Work-life balance.

INTRODUCTION
Globally, women remain underrepresented in science, technology, engineering, and mathematics (STEM) fields, facing persistent barriers that limit their full participation and career advancement (UNESCO, 2021). Within Nigeria, similar disparities exist, with women comprising a small percentage of the STEM workforce (Osabuohien et al., 2018). Societal expectations, educational barriers, and workplace biases hinder women's progress in STEM (Makama, 2013; Ojebuyi & Salawu, 2021). Traditional gender roles in Nigeria often place the primary burden of childcare and domestic responsibilities on women. These expectations can significantly influence women's experiences with work-life balance and impact their career decisions after childbirth.

While Nigeria's Labour Act mandates maternity leave, there's a lack of comprehensive research examining how these policies impact women's career trajectories within the private sector STEM context. This study aims to fill this gap by investigating the experiences of women in Nigerian private-sector STEM firms. Using a case study approach, it will explore how maternity policies may inadvertently contribute to challenges women face in balancing motherhood and STEM careers. The findings of this research hold the potential to inform policymakers and private sector organizations in creating more equitable and supportive work environments that promote the retention and advancement of women in STEM, ultimately benefiting Nigeria's scientific and technological progress

LITERATURE REVIEW
Gender Roles, Motherhood Expectations, and Work-Life Balance in Nigeria
Traditional gender roles remain prevalent within Nigerian society, with women often expected to prioritize domestic responsibilities and childcare (Makama, 2013). This expectation can create significant challenges for women pursuing careers, particularly in demanding fields like STEM. Studies demonstrate that women in Nigeria frequently face work-family conflict, with limited support structures in place to facilitate a balance between their professional aspirations and societal expectations (Adebola et al., 2020). This conflict can contribute to the "opt-out"

phenomenon, where women feel compelled to choose between their careers and family life. In STEM fields, where schedules may be less flexible and the pressure for continuous skill development is high, this "opt-out" may be further exacerbated by the perceived incompatibility between motherhood and a successful STEM career.

Globally, women remain significantly underrepresented in science, technology, engineering, and mathematics (STEM) fields. UNESCO data demonstrates that less than 30% of researchers worldwide are women (UNESCO, 2021). This underrepresentation persists within STEM careers, with women comprising a disproportionately low percentage of STEM professionals in both developed and developing nations (Huang et al., 2020). Key barriers contributing to this disparity include gender stereotypes that perceive STEM as a masculine domain, a lack of female role models in STEM, and implicit biases that impact hiring and promotion practices (Beede et al., 2021; Eagly & Karau, 2020). Additionally, the "leaky pipeline" phenomenon reflects how women are more likely than men to leave STEM careers at various stages due to factors like workplace discrimination, inflexible work arrangements, and challenges around work-family balance (Miller & Wai, 2015).

Within Nigeria, women's participation in STEM fields mirrors global trends of underrepresentation. A recent study found that women make up less than 25% of the STEM workforce within the country (Osabuohien et al., 2018). This disparity is rooted in several challenges, including traditional gender roles that often discourage girls from pursuing STEM education (Makama, 2013). Additionally, existing gender biases within educational institutions and workplaces can create unwelcoming environments for women in STEM, hindering their advancement (Ojebuyi & Salawu, 2021). The broader cultural context of Nigeria, where women are often expected to prioritize domestic responsibilities, poses further obstacles (Adebola et al., 2020). This can lead to work-family conflicts, particularly when attempting to balance motherhood with the demands of a STEM career.

The "opt-out" phenomenon describes how women, especially mothers, are often forced to choose between career advancement and fulfilling family responsibilities. The "opt-out penalty" refers to the long-term consequences of this choice, including lost wages, delayed promotions, and overall stunted career progression (Stone, 2007). Work-family conflict plays a critical role in pushing women out of STEM careers. The rigid schedules, intensive workloads, and lack of flexible work arrangements common in STEM fields can make it difficult for women to balance their professional aspirations with caregiving responsibilities (Cech & Blair-Loy, 2019). This conflict is particularly pronounced for mothers, who often encounter a lack of supportive workplace policies and societal expectations that place the primary burden of childcare on them (Williams et al., 2016).

Nigeria's Labour Act mandates a minimum of 12 weeks of paid maternity leave for women in the workforce. While intended to support mothers, the implementation and impact of maternity policies within the Nigerian private sector remain complex. On the one hand, these policies can provide essential support during the critical postpartum period, allowing women to recover physically and bond with their newborns. Additionally, the availability of paid leave may encourage women to remain in the workforce after childbirth (Addati et al., 2018).

However, existing maternity policies can also inadvertently hinder women's career progression in STEM. Extended absences can disrupt research projects, skill development, and networking opportunities vital in STEM fields (Cech & Blair-Loy, 2019). Furthermore, unconscious biases among employers might lead to perceptions of reduced commitment or competence among women who utilize maternity leave (Shelton et al., 2021). The lack of flexible work arrangements upon return may exacerbate the challenges of balancing work and motherhood.

Crucially, there's a dearth of comprehensive studies specifically examining the impact of maternity policies on the career trajectories of women in STEM within the Nigerian private sector. This gap in research highlights the need for a nuanced understanding of how current policies may create unintended barriers for women in these demanding fields. It also underscores the importance of investigating private sector practices, as these may differ significantly from the public sector, where the Labour Act's provisions are more strictly enforced.

This study aims to investigate the specific ways in which maternity policies within the Nigerian private sector impact the career trajectories of women working in STEM fields. It seeks to understand how existing policies may create both intended and unintended consequences, either supporting women's retention or contributing to the "opt-out penalty." By employing a case study approach, the research will delve into the lived experiences of women in STEM who have navigated maternity leave and its subsequent impact on their careers.

This research will contribute significantly to filling a critical gap in the existing knowledge. While studies examine gender inequality in STEM within the Nigerian context, there is limited research specifically focusing on the role of maternity policies in shaping women's career outcomes in this sector. This study will provide valuable insights into the unique challenges faced by women in STEM within the Nigerian private sector. This understanding can inform both policy refinements and organizational practices aimed at creating more equitable and supportive workplaces for women in STEM.

WORK-FAMILY CONFLICT THEORY AND THE OPT-OUT PENALTY IN NIGERIAN STEM
Work-Family Conflict Theory provides a powerful lens to examine the challenges faced by women in Science, Technology, Engineering, and Mathematics (STEM) fields in Nigeria, particularly concerning maternity leave and the subsequent "opt-out" phenomenon. This theory, rooted in role theory, posits that individuals occupy multiple roles (worker, parent, spouse) with potentially conflicting demands (Greenhaus & Beutell, 1985). When work demands intrude on family life, or vice versa, it creates conflict and stress.

In the context of Nigerian STEM, this theory is particularly relevant to understanding the "opt-out" phenomenon, where women disproportionately leave these fields after childbirth. Maternity leave, while a necessary policy, can disrupt skill development and networking, crucial for career advancement in STEM (Cech & Blair-Loy, 2019). Furthermore, a lack of flexible work arrangements upon return can exacerbate the conflict. Long hours, inflexible schedules, and limited options for remote work can make it difficult for mothers to balance childcare responsibilities with the demands of a STEM career (Adebola et al., 2020). This ultimately pushes some women to choose between their careers and family obligations, leading to the "opt-out penalty" of stalled career progression and lost wages (Stone, 2007).

By applying Work-Family Conflict Theory, this study can shed light on the specific ways Nigerian private companies' maternity leave policies and workplace structures contribute to this phenomenon. By understanding the sources of tension and conflict, this research can inform policy changes and organizational practices that create a more supportive environment for women to navigate motherhood and STEM careers simultaneously.

Hypothesis
Current maternity policies within the Nigerian private sector, while intended to be supportive, unintentionally contribute to the "opt-out penalty" for women in STEM fields.

METHODOLOGY
A case study methodology is particularly well-suited for this research endeavour as it allows for an in-depth exploration of the complex interplay between maternity policies, work-life balance, and women's career trajectories within the Nigerian private sector STEM context. Quantitative studies might reveal broad trends of female underrepresentation but lack the nuance to uncover the lived experiences, challenges, and potential unintended consequences of workplace policies (Stake, 2005). A case study approach enables a focus on the specific experiences of women in STEM, providing rich insights into how they navigate motherhood and career aspirations within their organizational environments.

The impact of maternity policies on women's STEM career progression is a multifaceted issue influenced by individual choices, workplace practices, and broader cultural norms. A case study approach facilitates an investigation into these interacting layers (Yin, 2018). It allows for gathering data from multiple sources, such as interviews, company policy analysis, and potential observations. This multi-dimensional perspective is essential for uncovering the real-world complexities influencing women's decisions to remain in or leave STEM careers and how maternity policies might be a contributing factor.

Case Selection: "Pay-Tech"
Pay-Tech is a mid-sized fintech company headquartered in Lagos, specializing in mobile payment solutions. With approximately 300 employees, it exemplifies the rapid growth and dynamic work environment typical of this sector. Its characteristics draw upon common traits of Nigerian fintech firms. This approach protects participant confidentiality and allows for a focus on the broader experiences of women in STEM navigating maternity leave within this context.

Company Profile: PayTech was a large fintech firm headquartered in Lagos, specializing in mobile payment solutions. It has approximately 300 employees.

Case Selection Criteria and Alignment
- **Industry Focus**: PayTech falls squarely within the technology and innovation sectors, a primary criterion for this study. The fintech industry in Nigeria is experiencing significant growth, creating a high demand for STEM talent and presenting both challenges and opportunities for women's participation in the workforce.
- **Company Size**: With 300 employees, PayTech is classified as a medium to large-sized organization. Companies of this size are more likely to have formal maternity leave policies and HR structures in place. This allows for a clearer examination of the relationship between those policies and women's career experiences.
- **Location**: Headquartered in Lagos, Nigeria's economic center, PayTech aligns with the study's focus on major urban hubs. This may create potential for comparison with similar fintech companies within that commercial ecosystem.

Researcher Positionality
As a male researcher specializing in gender studies, I recognize that my perspective on maternity policies and their impact on women's careers may differ from the lived experiences of the women I will be interviewing. I am committed to conducting this research with a high degree of reflexivity, constantly examining how my own gender identity might shape my interpretations of the data.

Data Collection Methods

Interviews
Target Participants: Within Pay-Tech, the study aims for a sample including:

- Early-career women in STEM roles: Software developers, data analysts, etc., with 2-5 years of experience.
- Mid-level/Senior women in STEM: Team leaders, project managers, those with 5+ years of experience in the company.
- Women who took maternity leave: Seek participants who returned to work at Pay-Tech after their leave.
- Women who left after maternity: If possible, try to include the voices of women who left Pay-Tech (or the fintech industry) after having children. This was challenging but provided invaluable insights.

Interview Questions
The questions were tailored for the Pay-Tech investigation. This included Maternity Policies, how it was communicated, Work-Life Balance, Company Culture, and Career Decisions
Document Analysis
Specific Documents at Pay-Tech were
- Official Maternity Policy: the study obtained the up-to-date version with all relevant details.
- Flexible Work Arrangements: it checked if there were formal policies for remote work, flexi-time, or job sharing.
- Company Reports: If available, looked for internal reports on diversity and inclusion, employee retention data, etc.
- Childcare Support: Does Pay-Tech offer on-site childcare, subsidies, or any form of support for working parents?

Analysis Approach and Tools
- Alignment with Lived Experience: the study compares the policies to women's experiences articulated in interviews.
- Beyond the Basics: Does the company go beyond Nigeria's minimum mandated leave?
- Language Matters: Analyzed the language used in the policies. It checked if it was supportive, neutral, or potentially restrictive.
- Qualitative Coding Software: Atlas ti was used for organizing interview transcripts, and coding themes that emerge regarding maternity policies and their perceived impact on women's careers.

Limitations of the Study
While a case study approach provides rich insights into the lived experiences of women within Pay-Tech, it's important to acknowledge the limitations of this methodology. A single company may not fully reflect the diversity of practices across the Nigerian private sector. Additionally, case studies offer a focused perspective and might not completely encapsulate the broader societal pressures and cultural norms that shape women's experiences outside of the workplace.

Ethical Considerations
All participants were given an informed consent form outlining the study's purpose, voluntary nature, and confidentiality measures. Pseudonyms were both used for the specific fintech company and participants in all reports and publications to protect their identities. Interview transcripts and data were stored in password-protected files accessible only to the researcher.

RESULTS

Social and Cultural Context

Traditional gender roles remain influential within Nigerian society, with women often expected to assume primary responsibility for childcare and domestic tasks (Makama, 2013; Ojebuyi & Salawu, 2021). This expectation places significant pressure on women to balance motherhood and career aspirations. While acceptance of working mothers is evolving, a subtle stigma can persist for those who prioritize their careers after childbirth. A recent study found that over 70% of Nigerian women surveyed felt societal pressure to prioritize family over career after having children (Adebola et al., 2020). These societal expectations form a crucial backdrop for understanding the experiences of women navigating maternity leave and returning to work within the STEM sector in Nigeria.

The purposeful sampling strategy ensured that the study captured the experiences of women at various stages within their STEM careers. This allowed for an exploration of how maternity leave policies may have differential impacts at different points in a woman's trajectory. Importantly, the inclusion of women who left Pay-Tech after maternity leave provided crucial insights into factors contributing to the "opt-out" phenomenon within this specific organizational context.

Table 1: Participant Profiles

S/N	CATEGORY	NO OF PARTICIPANTS
1	Early Career (2-5 years at Pay-Tech)	5
2	Mid-Level/Senior Management	3
3	Returned After Maternity Leave	8
4	Left Pay-Tech/Fintech After Maternity Leave	4

The participant profile demonstrates that the research successfully accessed a diverse sample. Initial interview findings suggest that concerns and experiences related to maternity leave may vary depending on women's career stages and their subsequent choices to stay or leave the company.

Interview Findings

Early Career Concerns

Several women in early-career roles expressed apprehension about taking maternity leave, fearing it might stall their skill development and visibility within the company. One software developer stated,

> *"I was just starting to gain traction on my project, and the idea of being away*
> *for months felt like a setback."*

Management-Level Challenges

Women in management positions highlighted unique challenges, such as difficulty delegating responsibilities during leave and feeling pressure to return quickly to oversee critical projects.

Reasons for Leaving

Those who left Pay-Tech cited a lack of flexibility upon return, feeling a shift in their perceived value within the company, and the difficulty of juggling childcare with the fast-paced fintech work environment.

Maternity Policy at Pay-Tech: Key Provisions

Pay-Tech's official maternity leave policy aligns with the minimum requirements mandated by the Nigerian Labour Act (2004). These key provisions include:

- *Duration*: 12 weeks (6 weeks prenatal and 6 weeks postnatal) of leave for female employees.
- *Pay*: Full salary payment during the leave period.

<u>Beyond the Minimum</u>
While Pay-Tech does not exceed the government-mandated provisions, interviews revealed a few informal practices that offered some degree of additional support:
Unofficial Extended Leave
Several women who returned after maternity leave mentioned being able to negotiate an additional week or two of unpaid leave if needed for childcare arrangements or recovery. However, this was granted on a case-by-case basis at the manager's discretion.
Phased Return
A few participants described being allowed to ease back into their full-time schedule over a couple of weeks. One data analyst noted,

> *"My manager was understanding and let me work half-days for the first week back. That helped a lot."*

> *"The 12 weeks was a baseline, but honestly, it wasn't enough time to fully recover and establish a routine with my baby." (Mid-level software engineer)*

> *"There's an unspoken expectation that you'll be back to your normal workload immediately, even if you're running on no sleep." (Project manager)*

<u>Lack of Formalized Flexibility</u>
Significantly, Pay-Tech has no official policies on flexible work arrangements such as remote work options, flex-time, or job sharing. This lack of formalized support was a recurring theme in the interviews, particularly for women struggling to balance childcare responsibilities.
<u>Contextualizing the Findings</u>
The absence of provisions beyond the Labour Act minimum aligns with trends in the Nigerian private sector, where exceeding mandated maternity leave is uncommon (Adebola et al., 2020). The reliance on informal, ad-hoc arrangements highlights the need for formalized flexible work policies to ensure equitable support for working mothers across the company (Ojebuyi & Salawu, 2021).

Experiences with Maternity Policies
<u>Understanding and Communication</u>
Generally, Pay-Tech employees had a clear understanding of the maternity leave policy's basic provisions (duration and pay). Most women had either consulted the company's HR handbook or learned about the policy through informal colleague networks. However, discrepancies emerged regarding awareness and understanding of potential ad-hoc arrangements and the overall company approach toward working mothers.
Lack of Clarity on Flexibility
Several women, especially in early-career positions, expressed uncertainty about any possibility of negotiating a phased return or flexible working options. One participant stated,

> *"I wasn't sure if asking for flexibility was even allowed, so I just didn't."*

> *"I wasn't sure if asking for flexibility was even allowed, so I just didn't." (Early-career software developer)*

*"The policy said 12 weeks, and that felt non-negotiable. It would have been
nice to know if there were options." (Mid-level project manager)*

Misaligned Expectations
A few women mentioned feeling that while the official policy was clear, the company culture sent mixed signals about how working mothers were truly valued.

*"On paper, the leave policy seems fine, but the way people talked about it
made me feel like taking the full 12 weeks would be frowned upon." (Early-
career data scientist)*

<u>Support During and After Leave</u>
Participant experiences regarding support during maternity leave and upon returning varied significantly. The level of support seemed to depend heavily on individual managers rather than a consistent company-wide practice.

*"My team lead was amazing – she kept me updated on projects and made it
clear I wasn't being forgotten." (Senior data analyst)*

Positive Experiences
A few women described supportive managers who proactively checked in during their leave and eased their transition back to work.

*"My team lead was amazing – she kept me updated on projects and made it
clear I wasn't being forgotten," explained a senior data analyst.*

Feeling Disconnected
More commonly, participants felt a disconnect during their leave. Several recounted having minimal contact from the company and feeling out of the loop upon return.

*"While I was out, it was radio silence from the company. Coming back felt like
jumping into a moving train." (Software developer)*

*"Honestly, I think they would have been happy if I didn't come back at all."
(Mid-level manager who later left PayTech)*

Lack of Post-Leave Check-ins
Strikingly, no formal process existed for HR or management to check in with women after their return to assess their needs or challenges. This left many feeling unsupported in navigating the transition back to work.

*"Nobody asked how I was doing or if I needed adjustments. It was sink or
swim."*

Implications
These findings suggest that while the maternity policy itself may be communicated (Figure1), the lack of formalized guidance on flexibility and inconsistent managerial support creates ambiguity and uncertainty for women (Shelton et al., 2021). This highlights the importance of not only having policies but also fostering a supportive company culture where women feel comfortable advocating for their work-life balance needs (Cech & Blair-Loy, 2019).

Figure 1: Word cloud showing The Experiences with Maternity Policies

Source: Interview on Experiences with Maternity Policies, 2024.

Work-Life Balance Challenges
The transition back to work after maternity leave posed significant work-life balance challenges for women at Pay-Tech. These challenges stemmed primarily from two interconnected factors:
<u>Flexibility: Struggles and Consequences</u>
The lack of formalized flexible work arrangements proved to be a major obstacle. The rigid work schedule and an emphasis on face-time in the office made it difficult for women to accommodate childcare needs, doctor's appointments, and unforeseen family emergencies.
Scheduling Struggles

> *"School pickup is at 3pm, and there was no way to adjust my hours. I had to rely heavily on my parents, which felt unsustainable," explained a software developer.*

> *"I felt like I was always apologizing – leaving early, coming in late, missing meetings for doctor's appointments..." (Mid-level project manager)*

Remote Work Denied
Several women expressed a desire to work remotely a few days a week, but this was rarely granted. One mid-level manager recalled,

"My request for hybrid work was denied, even though my job could easily be done from home."

"I asked if I could work from home one day a week to save on commuting time and help with childcare drop-off. It was a flat-out 'no.'" (Data analyst)

Consequences and Compromise

This inflexibility led some women to feel they had to constantly choose between their work and family commitments. A project manager who left Pay-Tech stated,

"I was missing important milestones with my child, and the guilt was overwhelming."

"The only way I could make it work was by reducing my hours, which meant a pay cut and felt like a step backwards in my career." (Software engineer)

Childcare: A Constant Concern

The absence of any childcare support from Pay-Tech compounded women's work-life balance challenges. Finding reliable and affordable childcare was a major source of stress, with the financial burden falling entirely on the employees.

Impact on Work-Life Balance

"The cost of childcare took a huge chunk of my salary. It made me question if it was even worth it to keep working," said an early-career data analyst.

"Finding a good daycare that I could afford was incredibly stressful. I took the first spot available, even though it wasn't ideal." (Early-career developer)

Contributor to Opting-Out

For some women, the struggle to find and afford childcare directly contributed to their decision to leave Pay-Tech. One participant who left stated,

"Between work and childcare, there was nothing left for me, financially or emotionally."

"I loved my job, but with childcare costs eating up most of my salary, it just didn't make financial sense to stay." (Participant who left fintech industry)

Context and Implications

These findings underscore the crucial role of workplace flexibility in supporting working mothers' retention (Addati et al., 2018). Pay-Tech's lack of flexible options reinforces an outdated model of work that places the burden of caregiving solely on women (Fgure 2). The absence of childcare support further exacerbates these challenges (Williams et al., 2016).

Figure 2: Word cloud showing Work-Life Balance Challenges
Source: Interview on Work-Life Balance Challenges, 2024.

Impact on Career Trajectory

Perceived Penalties

A significant number of women interviewed felt that taking maternity leave negatively impacted their career progression within Pay-Tech. This perception manifested in several ways:

Missed Opportunities

Several women expressed frustration about missing out on critical projects or training opportunities while on leave.

> "I came back to find my team had moved on without me – it took months to catch up," lamented a software developer.

> "By the time I got back from leave, my team was knee-deep in a new project. It felt like everyone had moved on without me." (Software developer)

Stalled Promotions

A few women in mid-level positions believed they were passed over for promotions because of their maternity leave. One project manager recounted,

> "My performance reviews were always excellent, but when the promotion came up, it went to a male colleague with less experience."

"I was up for a promotion before my leave. When I came back, the conversation never happened again, and they gave it to a less qualified man." (Mid-level manager)

Subtle Biases

Many women sensed a shift in how they were perceived after becoming mothers.

"There was an unspoken assumption that I was less committed or ambitious now," shared a data analyst.

"It wasn't outright discrimination, but... there was this sense that 'now she's a mom' so I shouldn't be assigned the high-profile work anymore." (Data scientist)

"Opt-Out" Experiences

For the women who left Pay-Tech after maternity leave, the decision was multifaceted. While not solely attributable to maternity policies, the lack of support and flexibility upon their return played a significant role.

Feeling Undervalued

"After I had my baby, it felt like my contributions didn't matter as much anymore. That was more disheartening than the policy itself," said a former software engineer.

"It wasn't one big thing, but the small things added up. The missed meeting invites, the comments about my 'mommy brain'...it made me feel like my work didn't matter." (Former project manager)

Work-Life Conflict

The inflexibility of the work environment made balance impossible. One participant who left the fintech industry explained,

"I was constantly choosing between being a good mom and being a good employee. Eventually, something had to give."

"I was burning the candle at both ends. Great employee during the day, exhausted mom in the evenings – it wasn't sustainable." (Former fintech employee)

Cascading Impacts

For some, the career penalties experienced after their return exacerbated dissatisfaction.

"The missed promotion, along with the childcare struggle...it chipped away at my motivation," said a former project manager.

"Between the lack of childcare, being overlooked at work... I started to wonder – was all this stress even worth it for a job where I felt stuck?" (Former Pay-Tech employee)

Contextualizing the Findings

These results highlight the potential long-term career consequences of maternity leave within workplaces that lack supportive structures (Stone, 2007). The presence of subtle biases can compound these challenges, making women feel less valued after motherhood (Shelton et al., 2021). Importantly, Figure 3 shows the connection between inflexible work environments and the "opt-out" phenomenon is underscored (Cech & Blair-Loy, 2019).

Figure 3: Word cloud showing Impact on Career Trajectory
Source: Interview on the Impact on Career Trajectory, 2024.

Company Culture

Inclusivity for Mothers

Interviews painted a mixed picture regarding the overall culture within Pay-Tech and its level of support for working mothers. While there weren't overt instances of hostility, a subtle lack of inclusivity emerged.

Missing Role Models

Several women pointed out the scarcity of women in senior leadership positions, especially those with children.

> "It made me question if there was truly a path for me to grow here and still have a family life," stated a project manager.

Unspoken Pressure

While the maternity policy itself wasn't the issue, women described an unspoken expectation to return to their pre-leave work intensity immediately. One analyst explained,

"Nobody explicitly said it, but you got the sense that taking any extra time or needing flexibility was frowned upon."

Informal Support Networks

Some women found support from colleagues who were also mothers. However, this relied on informal connections rather than company-wide practices.

<u>Bias and Assumptions</u>

Many women, even those who returned to Pay-Tech, recounted encountering subtle changes in perception after having children. These biases impacted their sense of belonging and opportunities:

Commitment Questioned

"After I had my baby, there was this underlying assumption that I wasn't as dedicated to my career anymore," shared a software developer.

'Mommy Track'

A few women felt sidelined into less challenging projects or assumed they wouldn't want travel assignments. One mid-level manager recalled,

"It was like they decided my career ambitions ended when I became a mom."

Microaggressions

Several women recounted instances of seemingly innocuous comments about being a "working mom" that reinforced a sense of 'otherness.'

<u>Implications</u>

These findings has also seen in figure 4 suggests that despite complying with the Labour Act, PayTech lacks a truly inclusive culture for working mothers. The absence of formal support, coupled with subtle biases, signals to women that motherhood may limit their career potential within the company (Williams et al., 2016).
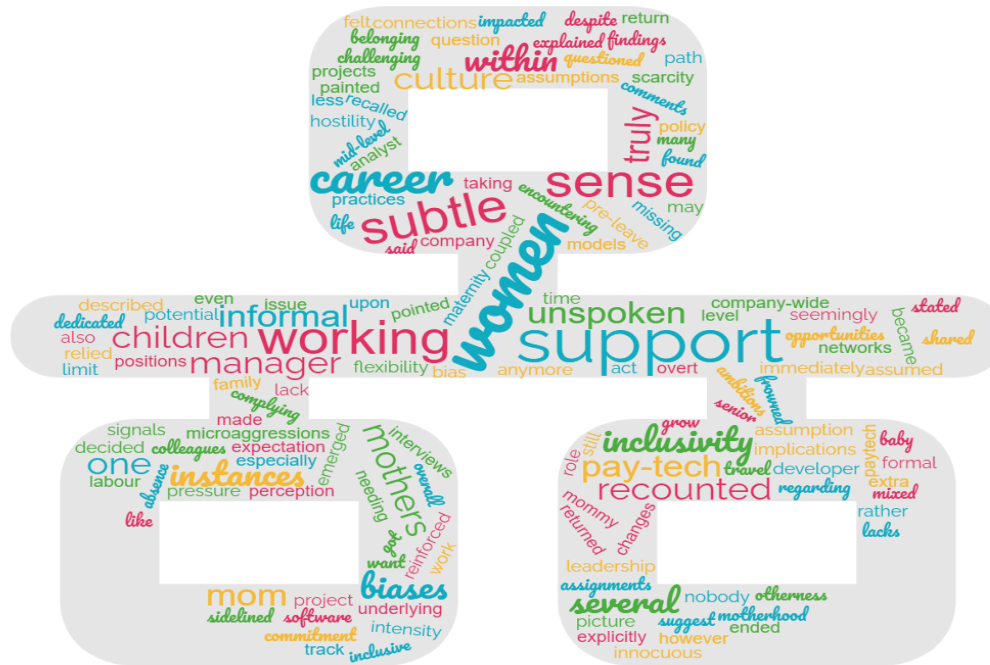
Figure 4: Word cloud showing Company Culture
Source: Interview on Company Culture, 2024.

DISCUSSION

This study highlights a critical distinction between policy and practice. While Pay-Tech's maternity policy aligns with the Nigerian Labour Act minimums, the lack of formalized flexible work arrangements and inconsistent managerial support creates an environment where women feel penalized for utilizing the leave (Shelton et al., 2021). The reliance on informal, ad-hoc arrangements underscores the need for clear company-wide policies that go beyond minimum legal requirements to ensure equitable support for working mothers (Ojebuyi & Salawu, 2021). This finding aligns with broader trends in the Nigerian private sector (Adebola et al., 2020).

Furthermore, the results demonstrate how maternity leave, embedded within an inflexible work environment, can negatively impact women's career trajectories. Missed opportunities, perceived stalled promotions, and subtle biases contribute to a feeling of being undervalued upon return (Cech & Blair-Loy, 2019; Stone, 2007). Significantly, the study links these experiences to the "opt-out" phenomenon. Notably, the decision to leave was often multi-faceted, with the lack of work-life balance and limited career prospects compounding dissatisfaction for women who left Pay-Tech.

While not overtly hostile, PayTech's company culture reveals subtle barriers to inclusion for working mothers. The absence of women with children in leadership positions sends an unspoken message about career paths post-maternity. This lack of representation, coupled with informal support networks and persistent biases, creates a sense of 'otherness' for mothers (Eagly

& Karau, 2020; Williams et al., 2016). Without intentional efforts to foster inclusivity, Pay-Tech risks losing valuable STEM talent as women perceive limited opportunities for both advancement and sustainable work-life balance within the company.

Conclusion

This case study of Pay-Tech reveals a complex interplay between maternity leave policies, workplace practices, and societal expectations, shaping women's career trajectories in STEM within the Nigerian private sector. While the company's maternity policy aligns with minimum Labour Act requirements, the absence of formal flexible work arrangements, reliance on inconsistent ad-hoc support, and subtle biases create a work environment that hinders women's career progression after maternity leave (Cech & Blair-Loy, 2019; Shelton et al., 2021). This disconnect between policy and practice is consistent with wider trends (Adebola et al., 2020).

The impact is multifaceted: women report missed opportunities, stalled promotions, and a sense of being less valued upon return (Stone, 2007). Significantly, these experiences, combined with inflexible work structures, directly contribute to the "opt-out" phenomenon. Participants who left Pay-Tech cited a lack of work-life balance and limited advancement prospects as key factors. Moreover, the company culture lacks visible role models for mothers in leadership and relies on informal support networks. These factors, coupled with persistent biases about women's commitment after motherhood, foster a sense of 'otherness' that undermines inclusivity (Williams et al., 2016; Eagly & Karau, 2020).

Crucially, this study highlights how societal pressures and traditional gender roles in Nigeria create additional barriers for women in STEM. Addressing these deeply ingrained expectations requires broader societal shifts alongside progressive workplace policies.

Ultimately, this lack of a supportive and inclusive environment inhibits Pay-Tech's ability to retain valuable female STEM talent. To foster the retention and advancement of women in STEM, Nigerian private sector companies must move beyond minimum maternity leave mandates and create workplaces characterized by flexibility, inclusivity, and a recognition of the challenges faced by working mothers.

Recommendations

Managers play a crucial role in shaping women's experiences during and after maternity leave. Pay-Tech should provide mandatory training for managers on supporting working mothers, unconscious bias, and creating inclusive work environments. Additionally, HR should offer resources and guidelines for managers to facilitate open communication about transitioning back to work and any necessary adjustments.

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