

*Work and Family Conflict: the Study of  
Working Women in Selected Organizations  
of Gusau Local Government Area; Zamfara  
State*

BY

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SEPTEMBER, 2021

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SELECTED ORGANIZATIONS OF GUSAU LOCAL GOVERNMENT AREA,  
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**WORK AND FAMILY CONFLICT: THE STUDY OF WORKING WOMEN IN  
SELECTED ORGANIZATIONS OF GUSAU LOCAL GOVERNMENT AREA,  
ZAMFARA STATE**

**A PROJECT SUBMITTED TO THE  
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**(B.Sc. SOCIOLOGY)**

**BY**

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**DEPARTMENT OF SOCIOLOGY**

**SEPTEMBER, 2021**

## DECLARATION

I hereby declare that this project, a report of my undergraduate research work was written by me. I confirm that it has neither been published nor previously submitted to any other institution(s) as requirement(s) for the award of Diploma or Degree.

Sign \_\_\_\_\_

Rhoda Aliyu

1610207014

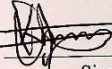
## CERTIFICATION

This project by Rhoda Aliyu (1610207014) has met the partial requirements for the award of the Bachelor of Science (B.Sc.) Degree in Sociology, Faculty of Management and Social Sciences, Federal University Gusau and is approved for submission.

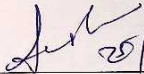
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### DEDICATION

This project is dedicated to God Almighty for His sufficient grace and favour upon my life. And to my mum Mrs Cecilia Aliyu for being a strong pillar who sacrificed so much to see me excel.

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## Abstracts

The primary aim of this study was to investigate the effect of work family conflict on women in selected organizations in Gusau L.G.A, Zamfara state. The objectives of the study was to examine the causes of work family conflict on women bankers, effects of family obligation on the career advancement of women and the relationship between work family conflict and job performance. The Border theory was used as the theoretical foundation of the study. Structured questionnaire was used as the primary instrument of data collection. The study made use of a sample of 126 female bankers from selected 8 banks. The findings of the study revealed that financial stress and presence of children are the major causes of work family conflict. The study also found out that family responsibilities, maternity leave are the effects of family obligation on the career advancement of women in the banking sector, and also there is a negative relationship between work family conflict and job performance. The study recommends that family and social support be given to workers. On the part of the organizations, banks should ensure that female staff are not overloaded with tasks.

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

Work-family conflict has become a pressing issue in almost all countries. Research examining work-family conflict has increased in recent years. Work and family play an important role in an individual's life. Individuals experience conflict when trying to balance the roles between work and family (Boyar, S.L., J. C., Mostey, D.C and Carson, 2008; Day and Chamberlain, 2006; Greenhaus and Beutell, 1985). The conflict arising between work and family is known as work-family conflict.

The research on work-family conflict has been largely conducted in Western countries such as Europe, America, Australia and Canada. In Europe, Kotowska, et al. (2010) reported that over 25 % of Europeans experienced work-family conflict and more than 90 % women experienced the conflict in both directions. In Canada, Duxbury and Higgins (2005), reported that more than 30 % of Canadians have experienced high levels of work-family conflict and approximately 40 % of Canadians reported at average levels. In Australia, Wilkins, et al. (2019) reported that 26 % of fathers and 25 % of mothers experience mid-range levels of work-family conflict.

Work family conflict is transforming into a serious issues both in emerging and developed economies. Work family conflict is the common and persistent issue of contemporary life in many nations. Work family conflict is defined as a phenomenon which presents the extent to which an individual's perception participation in one role interfere his/her ability to meet the responsibility of another role (Frone, 2000). Work family conflict is a form of inter role conflict in which the role pressure from work and family domain are

mutually incompatible in some respect that is, participation in one role interfere his/her ability to meet the responsibility of another role and also participation in work role is made more difficult by virtue of participation with family role (Bethge and Borngraber, 2015). Work family conflict is considered bi-directional, were family can interfere with work i.e family-to-work conflict and work can interfere with family i.e Work-family-conflict (Mathews, Sowdy and Barnes, 2011).

Work family conflict affects the ability of a worker to fully participate in work force (Keene and Quadagno, 2004). Particularly this sort of inter-role conflict may lead to family strain (Hong Kong By-Census, 2001). According to (Frone and R, 2000). Family distress, family overload and family commitment foster family-to-work conflict. For the women, family and work are both important. Women experience work-family conflict, as their integrate part of work, both their experiences are not necessarily the same as they frequently have different commitment in both work and family arenas (Bagozzi, 1978; Frone et-al; 1992). Profound changes in the world of work in recent decades, such as rising number of women in career activities have stimulated much research on work-family conflict (Grywacz and Marka, 2000).

The causes of work-family conflict are derived from work demands and family demands (Barnett, 1999; Boyar, et al., 2008). In view of work demands, many studies have reported that long working hours and high workload are the main causes of work-family conflict (Lingard and Francis, 2004; Turner and Mariani, 2016; Khurshheed, Mustafa, Arshad, 2018). The family demands pertain to the presence of children, dependents care responsibilities and household responsibilities are relatively salient for work-family conflict (Grzywacz, 2000; 2007). Financial stress also leads to work-family conflict due to rising of

household expenses (Ponnet, 2013; Young and Schuetman, 2012).

Work-family conflict demonstrates negative impacts on individuals, families and employers. Long working hours, tight deadlines and high workloads causing employees to suffer high levels of workplace stress (Campbell, 2006; Watts, 2009). This significantly leads to low job performance and productivity (Leung, Chan and Dongyu, 2011; Avery, 2011). The employees also faced job burnout due to extensive of work and family responsibilities (Lingard and Francis, 2004; Wu, 2018). The work and family demands may interfere with personal life and lead to low life satisfaction (Arora, Hartman and Stoner, 1990; Kim and Choo, 2001). The existence-of work-family conflict has influenced family relationship between parent and child, for example, less interaction among family members after work (Cinamon, Weisel and Tzuke, 2007).

The need to augment family support systems has led to women to gradually measure up with their male counterparts in paid employment especially in the banking sectors ; a place hitherto dominated by males. The progressive increase in the number in women in the banking system has been articulated by (Aigboje 2012). According to her, prior to 1977 when the Nigerian banking sector was dominated primarily by the British owned banks such as Barclays Bank and Standard Bank among others, female bank employers work as cleaners, tea girls or secretaries, with little or no change in the 1977-1988. However, post 1988 era saw the deregulation of the banking sector leading to significance increase in the number of bank in the country and female entrants into the sector. Today, it is a fact that no other profession in Nigeria has leveraged the potentials of women like Nigerian banking industries. Women now constitute about 12% of the banking and financial sector (Mordi, Adedoyin and Ajonbadi, 2011).

Working in the banking sector can be economically and personally rewarding but it is also come with risks, responsibilities, challenges and uncertainties that dovetail to influence job performance. This is work for women given that they are care-givers in families with primary responsibilities for the need of the children and increasingly elderly parents. This situation account for the frequent tension that arises between work and family due to associated time conflict between the two domains, high level of emotional commitment to both and limit in the amount of time and physical energy available.

## 1.2 Statement of the Problem

Interplay of factors such as expansion of technology, demography and economic conditions of families continue to place demand on women to seek paid employment. According to Kumar and Sundar (2012) factors such as death of bread winner, sudden fall in family income or inadequate family income account for key push factors for women to seek employment.

The growth of women in paid employment is strongly felt in the banking sector more than any other sector in the third world countries especially in Nigeria with significant concern over the conflict of roles in work and family domains (Aigbode, 2012). However, the research into female role conflict has been mostly carried out into other societies (Robert and Robert 2011; Selveragan, Colingar and Singh, 2013). Nevertheless, even foreign studies in work-family conflicts have failed to show how this affects job performance in industry.

The empirical scenario is even worst in Nigeria where studies on work related issue have merely focused on workers welfare and motivation rather than role conflict. Scholars like Olagbegi and Afolabi (2004), Opeke (2008) and Fadahunsi (2013) have all shown that motivation through pay and non-pay incentives have the capability to increase job



performance. It is in the light of the foregoing that this study intends to fill this empirical gap by examining the impact of work-family role conflict on the job performance of women.

### 1.3 Research Questions

The following questions would guide the study:

1. What are the causes of work family conflict among women bankers in Gusau?
2. To what level does a family obligation influence career advancement of women?
3. What are the relationships between work-family conflict and job performance of women bankers?

### 1.4 Research Objectives

The aim of the study is to examine the impacts of work-family role conflict on women in selected banks in Gusau local government of Zamfara State, Nigeria. Essentially, the objectives of the study are to:-

1. To determine the causes of work family conflict among women bankers
2. To examine the effect of family obligation on career advancement of women
3. To examine the relationship between work family conflict and job performance

### 1.5 Significance of the Study

The result of this study is beneficial to the banks faced with the challenges of work-family conflict and female career advancement. It has been observed that work-family conflict influence female career advancement at the top management cadre in most banks, the results of this study serves as a wakeup call for female professional to balance between work and family responsibilities to achieve self-fulfillment and career objectives.

The results of this study provides information for employers and women seeking advancement in the workforce by highlighting laws and policies that hinder women's

progress, social and cultural constraints that women must cope with, as well as logistic daily challenges women face in economic and societal development in Nigeria.

The study findings may also have significance for social change. Alhassan and Akudugu (2012) posited the economic status of women as the key variable to the solution of the poverty crisis in Africa and other poor nations of the world. The need for the active involvement of women in the economic and developmental activities in Nigeria is imperative as many Nigerians are still living in abject poverty; Ali-Akpajiak and Pyke (2003) revealed that 70% of Nigerians lived below the poverty line. Although an increasing number of women have joined the workforce in Nigeria, many laws that work against women hamper progress, which means the climate in the workforce is not as conducive to promoting progress of women as it is for men (Nyewusira & Nweke, 2014).

The results of this study also provide insight and understanding on the strategies selected executive women use in managing family responsibilities without hindering their career advancement. Stakeholders can use this information to encourage other women to make informed decisions about their careers and family responsibilities and to affect change in the structure of the workplace, government policies, community structure, and cultural climate. Policy changes that accommodate and recognize women's dual roles in the home and as employees could help women maintain careers in higher-wage earning jobs and in more prestigious positions. Most importantly, the results of this study can serve as a basis for the social and cultural change of expectations for women in the workplace in Nigeria. This change may emerge by challenging current views that mothers cannot be productive employees, while providing the information employers and other institutions need to fully accommodate Nigerian women in the workforce.

## 1.6 Scope and Limitation of the Study

The geographical scope of the study is restricted to Gusau Local Government Area of Zamfara State. The academic scope of the study focused on the influence of work family conflict on career of women in Commercial Bank of Gusau metropolis, Zamfara State, Nigeria. The study consisted of all women bankers in Gusau Local Government Area of Zamfara State.

## 1.7 Definition of Concept

**Work-family conflict:** Is a form of role based conflict in which the responsibility pressures from the family domain are mutually incompatible in that involvement in one role (home) is made more complicated by involvement in another role (work).

(Greenhaus, Tammy, and Speeter, 2005).

**Organization:** Refers to a collection of proper, who are involved in pursuing Defined objectives. It can be understood as a social system which comprises all formed human relationships.

**Family obligation:** Is defined as the ability of a person to support a dependent child or any other member of the person's immediate family (Anti-Discrimination Commission Queensland, 2013).

**Job Performance:** Is a means to reach a goal or set of goals within a job, role, or organizations.

**Career Advancement:** Is he process by which professionals across industries use their skills and determination to achieve new career goals and more challenging job opportunities.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction

This chapter is concerned with the literature review and theoretical frame work. The chapter is discussed under the following sub-heading: Work family conflict, causes of work family conflict, effect of family obligation on career advancement, forms of work family conflict, work family conflict and job performance, empirical review and theoretical frame work.

#### 2.2 Work Family Conflict among Female Bankers

The term work-family conflict is conceptualized by Greenhaus and Beutell (1985) as "a type of inter-role conflict in which the role pressures from work and family domains are mutually incompatible in some respect". In other words, work-family conflict arises when there are simultaneous pressures from both work and family roles. Work-family conflict is bi-directional where one can affect the other. In some research, work-family conflict was distinguished into work-to-family conflict and family-to-work conflict (Frone, Russell and Cooper, 1992; Netemeyer, Boles and McMurrian, 1996; Carlson and Kaumiar, 2000). The former is the conflict arising when work demands interfere with family demands whereas the latter is the conflict arising when family demands interfere with work demands.

While the conflict between work and family responsibilities has become a growing area of study, the tension that female bankers experience between their domestic role and work responsibilities has received little attention. However, two recent American studies reported that female bankers experience significant conflict between their work and domestic role (Stoner, 1990 and Parasuraman, 1999). Stoner (1990) examined work-family conflict among 92 women bankers in the Bank of America and the Luciana Bank. The mean ages of

respondents were 47 years. Most respondents (62 %) were married, and the most common number of children was one child. Their average work hour per week was 48 hours. Stoner (1990) discovered that marital status, number of children, and number of hours worked were not significantly correlated with work-family conflict and did not enter in their regression equation on work interference with family. On the other hand, these researchers found that what did enter their regression analysis or equation on work interference with family was employment, happiness, age and number of years married.

On the other hand, life satisfaction, work satisfaction, self-worth, happiness, and financial health were negatively related to work interference with family. Life satisfaction was positively related to work satisfaction, and both were strongly related to self-worth. Furthermore, financial health of the bankers was closely related to life satisfaction, job satisfaction and self-worth. Stoner (1990) concluded from their results that female banker's experiences of work interference with family were not related to their family size or structures or the amount of time they spent at work. They also concluded that perceived bankers' success and the accompanying sense of self-worth, job satisfaction and life satisfaction are likely to reduce levels of work-family role conflict.

Similarly, studies conducted by Parasuraman (1999) compared experiences of men and women bankers on work-family role conflict, and tests a model of the direct and indirect effects of work and family variables on career satisfaction, family satisfaction and life stress. Participants worked at least 42 hours a week and fell between 35 and 45 years. Of the 111 respondents, 69 were men and 52 were women. A large number of variables were included in this study, including work-role overload, job involvement, parental demands, and family support as independent variables, time commitment to work and time commitment to family

as one set of intervening variables, work interference with family and family interference with work as a second set of intervening variables, and career satisfaction, family satisfaction, and life stress as the dependent variables.

The results indicated that schedule inflexibility, work-role overload, and job involvement, and instrumental support from spouse were positively related to time commitment to work. Parental demands, family involvement and instrumental support from spouse were positively related to time commitment to family.

Several aspects of family structure are associated with work-family conflict including dependent care responsibilities, especially care for the elderly, children with disabilities or adults and life cycle stage. Duxbury and Higgins (2003) found that employees with dependent care responsibilities report higher levels of work-to-family conflict. The presence of children in the household has also been positively related to work-family conflict (Carnicer, Sanchez, Perez, & Jimenez, 2004). Employees with youngest child aged less than three years experienced more work-to-family conflict than those with youngest child aged three and above (Aminah, 2008). Lu et al. (2009) found that working mothers with younger children would experience more work-to-family conflict than those with older children.

### **2.3 Causes of Work-Family Conflict**

The primary causes surrounding work-family conflict were work demand and family demand (Barnett, 1999; Boyar, et al., 2008). Long working hours, excessive workload and schedule inflexibility are the causes that arise from work demand. The causes arise from family demand include presence of children, household responsibilities, dependent care responsibilities and financial stress.

### 2.3.1 Work Demands

Boyar, S.L., J. C., Mostey, D.C and Carson, (2007) defined work demand as “a global perception of the level and intensity responsibility within the work domain”. The demands from work create difficulties for working women in balancing the role between an employee and a mother or a daughter. Increased work demands may lead to greater work-family conflict. The work demands that contribute to work family conflict are long working hours, excessive workload and schedule inflexibility.

### 2.3.2. Long Working Hours

Many researchers contend that long working hours increase work-family conflict (Adkins and Premeaux, 2012; DiRenzo, Greenhaus, and Weer, 2011). The recent study by Kisi (2019) revealed that Malaysia has the second highest number of people (22 %) working more than 48 hours per week. The employees in construction industry tend to work longer as compared to other industries. According to Lingard and Francis (2004), the construction employees commonly work six days each week on site in Australia. Tunji Olayeni, (2017) also reported that female professionals in Nigerian construction industry worked more than the stipulated 8 hours per day.

The reasons of construction employees work long hours are excessive of workload and tight project deadlines (Lingard, Francis and Turner, 2010). Turner and Mariani (2016) carried out an interview with construction project managers in Australia found out that long working hours contributed to work-family conflict. Berger (2018) also reported that working mothers spend more time at-work experienced greater work-family conflict. This is because work commitments limit the time and energy to be devoted for family role.

### **2.3.3 Excessive Workload**

The work-related stress mainly arises from excessive workload. A research carried out by Wanrooy, (2013) revealed that the major reason for employees to work overtime was due to excessive workload. The employees are often being forced to work overtime in order to meet the deadline. Yildirimand and Aycan (2008) found out that work overload have resulted in work-family conflict among female nurses in Turkey. A longitudinal study carried out by Lu and Kao (2013) also pointed out that excessive workload was positively associated with work-family conflict.

Dugan, Matthews and Barnes-Farrell (2012) found out that the employees with high workload are more likely to interrupt family domain in negative way. The extensive demands from work causing women to have less time for the family. The conflict may arise when the employees do not manage their work and family balance.

### **2.3.4 Schedule Inflexibility**

Most of the companies in Malaysia are still practicing regular work schedule. The employees have no authority in determining the time they arrive at and leave work. This creates problems for working women in fulfilling their family responsibilities. Grant, Wallace and Spurgeon (2013) reported that inflexible of work schedules contributed to work-family conflict. Aryee (1992) also revealed that schedule inflexibility was resulted in work-family conflict among professional women in Singapore. The recent study in Pakistan reported that 42 % of female employees agreed inflexibility of work schedule leads to work family conflict (Khurshheed, Mustafa, Arshad, and Gill, 2018).



The working mother always prefers to have flexible work schedules with greater flexibility. This is because women worry that family responsibilities may affect their performance in the workplace (Adogbo, Ibrahim and Ibrahim, 2015). This can be seen in when a working mother needs to get her child ready in the morning to school which causes her to be late for work. Hence, the working woman may experience strain on her role as an employee and a mother with the rigid schedule.

### **2.3.5 Family Demands**

Boyar, et al. (2007) defined family demand as "a global perception of the level and intensity responsibility within the family domain". Many studies examining family demands as the predictors of work-family conflict. This is because women experience greater work-family conflict when the family demands are higher. The family demands may affect the career decision making for women. The family demands that contribute to work-family conflict are household responsibilities, dependent care responsibilities, presence of children and financial stress.

### **2.3.6 Dependent Care Responsibilities**

The dependent care responsibilities are higher for married women due to having two sides of families. The National Population and Family Development Board (2016) pointed out that most of the married women are providing daily necessities to their parents and parents in law. Duxbury and Higgins (2005) found out that women report higher levels of work-family conflict with two sets of family responsibilities. Kossek, Colquitt and Noe (2001) argued that the care responsibilities for elder family members have a greater impact on work-family conflict than caring for children. Glavin and Peters (2014) found out those Canadian employees with caregiving responsibilities faced high levels of work-family conflict than

those without caregiving responsibilities. Research indicated that the stress arising from work and elder care responsibilities resulted to low job performance (Sherman and Reed, 2008; Scott, Hwang and Rogers, 2006).

The research carried out by Meiner and Lueckenotte (2005) also revealed that 67 % of caregivers faced problems in balancing of work and care responsibilities which have led to low job productivity.

### **2.3.7 Financial Stress**

Financial stress is a common problem among married couples. A family could not survive without financial stability. The income levels of married couples may contribute to financial stress (Wilmarth, Seay and Britt, 2015). It was found that financial stress increases the conflict between work and family (Ponnet, et al., 2013). Young and Schieman (2012) revealed that higher levels of financial strain were resulting in greater amount of work-family conflict. The research carried out by National Population and Family Development Board (2016) reported that women experienced financial stress particularly on children's education and household expenses.

Financial stress can negatively influence marital outcomes (Dew, LeBaron and Allsop, 2018). It was found that financial stress is one of the leading causes of divorce (Dew, Britt and Huston, 2012). In addition, the financial stress may arise when having spouse with a chronic or frequent illness. Fetto and Nomaguchi (2018) found out that the spouse with poor physical health; poor mental health and behavioural disorders were positively associated with work-family conflict.

#### 2.4 Effect of Family Obligations on Career Advancement

Family obligation is defined as the ability of a person to support a dependent child or any other member of the person's immediate family (Anti-Discrimination Commission Queensland, 2013). Immediate family of a person means the person's spouse or formal spouse; or a parent, grandparent, grandson, grandchild or sibling of the person or the person's spouse or former spouse. Spouse of a person means the person's husband or wife.

It refers to a collection of attitudes and behaviors related to the provision of support, assistance, and respect to family members (Fuiligni & Tseng, 2014). Females assume added responsibilities on the roles and duties they perform in the family. Family obligations hinder women's ability to advance in their career. As a result of female nature, they tend to face escalating challenges in their careers progression at corporate ladder when compared to their male counterparts. Due to the above reason, female managers believe that they are unable to utilize their full potentials well and are forced to make career trade-off as a result of work-family conflict. This has constrained them to take up top jobs at senior executive level, while their male counterparts dominate over them (Anyakoha, 2013).

In African society in particular, traditions have placed great importance on child bearing and family support as role and responsibilities of women. It is generally expected that women should take care of family responsibilities. In the light of the above, Anyakoha (2013) identifies female role and responsibilities to include the following:

- Bearing children,
- Preparing food for the family,
- Caring for family members,
- Making financial contributions,

- Supporting her husband in teaching their children the culture of the society,
- Mentoring of children and correcting misbehaviors,
- Acting as a role model.

Furthermore, Anyakoha (2013) identifies male roles and responsibilities in the following: acting as the head of the family, providing family needs (e.g. food, shelter, clothing etc), protecting family members and showing love to family members. Several scholars have observed that family responsibilities (such as child-bearing) affect female participation or involvement at the level of management. Powell and Graves (2003) noted that in western countries, female managers prefer marrying without bearing children or remaining single to assume leadership positions and compete favorably with their male counterparts, who are married with children. According to the authors' thinking, female assume added responsibilities on the roles and duties they perform in the family. This has often times put them at disadvantage especially where high commitment to duty are expected from them particularly in bigger organizations which make it difficult to balance between work and family matters.

Powell and Graves (2003) identified that as a result of family barrier many organizations have continuously looked down on female executive promotions or appointments into corporate ladder and most females have remained stagnated at either lower or middle level management for a long time. Several organizations have introduced training and development programs targeted to enhance career advancement of female workers.

### **2.5 Forms of Work Family Conflict**

Three forms of work-family conflict have been identified by Grennhaus and Beutell (1985) which are time-based conflict, strain-based conflict and behaviour-based conflict. These three

forms of conflict are related to work and family demands.

### **2.5.1 Time-Based Conflict**

Time-based work-family conflict occurs when the time devoted to work and family are incompatible (Greenhaus and Beutell, 1985). Time is a scarce resources. The employees who work long hours are more likely to have less time for families. The predictors of time-based conflict arise from work demands are long working hours and schedule inflexibility. For example, the conflict arises when the employees unable to pick up their children due to work overtime. Similarly, the time involved in family demands such as household responsibilities and dependent care responsibilities would reduce the time for work. The example can be seen in which a working mother have to take-leave of absence to care for a sick child. The time demands of work and family commitments may contribute to stress and result in strain-based conflict.

### **2.5.2 Strain-Based Conflict**

Strain-based work-family conflict occurs when the pressure from work and family are mutually incompatible (Greenhaus and Beutell, 1985). Strain-based conflict is widely used in measuring work-family conflict. Excessive demands of work causes employees to experience strain-based conflict in the form of dissatisfaction, absenteeism, anxiety, tension and fatigue. The employees may face job burnout resulting from strain-based conflict due to physically and mentally exhaust for the work. The strain-based conflict also arises from family demands such as presence of children, household responsibilities, dependent care responsibilities and financial stress. This can be seen in a working mother suffering from stress when she have to take care of her sick child and to meet her work deadlines at the same time. The strain-based

conflict may turn into behaviour-based conflict due to psychological spill over in attitudes and behaviour.

### **2.5.3 Behaviour-Based Conflict**

Behaviour-based work-family conflict refers to the behavioural interference in performing both work and family roles (Greenhaus and Beutell, 1985). It does not involve the conflicting demands of work and family. The research carried out by Burke, Weir and DuWors (1980) found out that the behavioural patterns of male employees at work are incompatible with the behaviours in family environment. However, the behaviour-based conflicts seldom include work-family conflict research due to the difficulty in predicting the attitude, value and behaviour of an individual (Ling and Powell, 2001; Netemeyer)

### **2.6 Work Family Conflict and Job Performance**

Employees' job performance has been seen as a product of many variables like job dissatisfaction, poor wages, job security, job satisfaction, job commitment (Ajala, 2009; 2012). However, job performance as one of the direct consequences of work-family conflict has been examined by researchers like Frone, Russell, and Cooper, (1997), Karatepe and Sokmen, (2006) and Netemeyer, Maxham, and Pullig, (2005). They found that there is significant negative relationship between job performance and work-family conflict/family-work conflict. Frone (1997) established that there is significant relationship between work family conflicts and job performance using a self-rated measure of job performance. Netemeyer et al. (2005) also found direct and indirect effects between work-family conflict and employee performance rated by supervisor. Karatepe and Sokmen (2006) found a significant negative relationship between both work-family conflict and family-work conflict with job performance. Kossek and Ozeki (1998) found that there is negative relationship

between the level of work-family conflict and job performance. Similarly, other researchers found that work-family conflict is significantly and negatively related to job satisfaction with resultant effect of low job performance (Parasuraman 1989; Rice, Frone, & Mc Farlin, 1992; Allen, 2000).

Work-family conflict was subjected to low job productivity, low job satisfaction, high absenteeism and high turnover in the workplace (Achour, Grine and Nor, 2014). The employees may lack motivation on work due to high demands from work. Prior research found out that increased work stress leads to low job performance and productivity (Leung, Chan and Dongyu, 2011; Avey, et al., 2012). The employees that often work in a stressful conditions and potential job insecurity would lead to low job performance and well-being (Schreurs, et al., 2012).

Khursheed, et al. (2018) revealed that the major constraints of work performance for married women were household chores and family commitments. The results indicated that incompatibility of family demands may also lead to low job performance. However, the research carried out by Karatepe and Tekinkus (2006) found out that work-family conflict has no significant effect on job performance. Several studies have looked at the link between work-family conflict and employee performance. For instance, in a qualitative study, Warokka and Febrilia (2015) examined the relationship between work-family conflict and employee performance in four Indonesian banks, using a sample size of 334 dual-roles women. The findings indicated a significant negative link between work-family conflict and employee performance. Apodiari and Lasisi (2016) studied the effect of work-family conflict on employee performance among female bankers in the Federal Capital Territory in Abuja, Nigeria. It was a descriptive study that involved 920 employees from selected banks and

employed the quantitative approach to gather data. The study revealed that work-family role conflict leads to low job performance.

Dwijayanti and Riana (2018) examined the effect of work-family conflict on job performance among 46 civil servants in Indonesia. This quantitative study used descriptive and inferential analysis with partial least square to test the hypotheses. The study found that work-family conflict has a significant negative effect on employee performance. Furthermore, Sultan and Akhtar (2019) conducted a quantitative study on the relationship between work-family conflict and job performance. The quantitative data collected from 100 banking employees were analyzed using frequency, percentage, mean, standard deviation and correlation analysis. It was reported that work-family conflict had significant negative impact on employee performance.

## **2.7 Empirical Review**

Several researchers and practitioners have explored the relationship between Work Family Conflict and Female Career Advancement in both private and public sector organizations with different findings. This has generated both positive and negative arguments in the literature. Some of these studies conducted from different parts of the world, including Nigeria are reviewed below.

Linge (2015) examined Social-Family Factors and Career Advancement of Kenyan Women Employees. Study adopted survey approach as instrument of data collection. Data were collected from a population of 400 female workers. A total of 366 responses were received from the participants and used for the analysis, while the remaining 34 were not utilized. Data were analyzed using Chi-square to test the significance of the relationship



between the independent and dependent variables. Findings showed that social-family factors were not perceived as barrier to career advancement of Kenyan women employees.

Rosa, Hon, Xia and Lamari (2017) investigated the Challenges and Success Factors for Women's Career Development in Construction Industry in Australia. The target population of study comprised of female workers in lower, middle and top management positions. Descriptive survey and semi-structure interview was used as instrument for data collection. Out of 54 questionnaires administered to the female participants, only 43 were returned and used, while the remaining 11 were not returned and used for the study. 10 female workers were interviewed face-to-face which lasted for 45 minutes. Multivariate Analysis of Variance (MANOVA) was used to analyze survey data from fifty-four respondents. Study adopts data categorization approach for the analysis of the empirical findings to see the connection between theory and practice. Result showed that stress, family obligation, gender bias and long working hours has significant influence on women career development.

Adhikary (2016) carried out a study on the Barriers that Influence Career Progression: A Study of the Perceptions of Women Employees in India. The purpose of the study was to examine the barriers that influence career progression of Nepal women workers. The population of study comprised of employees of six different organizations (private and public sector). They include; banking and finance, academic, NGO's, developmental, semi-government and service industry. Study adopted descriptive survey approach and questionnaire as instrument for data collection. Out of 180 questionnaires administered to the respondents, only 130 were returned and used, while the remaining were not returned and used for the study Data was analyzed using frequency, percentage tables, mean score, Analysis of Variance (ANOVA) from one hundred and eighty respondents to generate study

result. Findings showed that individual, organizational and societal structure has significant influence on career progress of women workers.

Abubakar, Mohd-Nazri and Rozita (2016) examined Administrative Barrier and Career Advancement of Female Academic Staff in Nigerian Universities. Study adopted qualitative approach and interview as instrument for data collection. The population of study comprised of female academic staff of different Universities in Nigeria. Purposive sampling technique was used in the selection of seven respondents and analyzed data using thematic method. Study found that administrative barrier (such as, excessive work load and lack of political will) has strong influence on career advancement of female academic staff.

Olabisi (2014) examined Gender Differentials and Career Advancement among Academic Staff of South-West, Nigeria. The total population comprised of 160 academic staff of Lagos State University. Quantitative and Qualitative research method was adopted as instrument for data collection. Questionnaire and interview was used as instrument for data collection. Quantitative data was analyzed using frequency tables, percentages and Chi-square to generate result. Qualitative data collected through in-depth interview were audio taped, sorted according to themes and analyzed using content method to generate result. Study found that gender differentials have no statistical relationship with career advancement of academic staff.

Ugoani (2013) studied Emotional Intelligence and Work-Family Conflict among DualCareer Parents in South-East, Nigeria. Descriptive survey design and questionnaire was used as instrument for data collection. The total population of the study comprised of 476 people. The sample population include the followings; banks, hospitals, government ministries and agencies, educational institutions and breweries. Purposive Judgmental random

sampling was used in administering questionnaire to the participants. Data were analyzed using Chi-square, tables, frequencies and percentages to generate result. Findings showed that emotional intelligence has significant influence on work-family conflict.

## 2.8 Theoretical Framework

The Border Theory was adopted for this study. It is an offshoot of the conflict theory and was developed by a scholar Clark in 2000. The theory argues that people are daily border-crossers as they move between home and work. This opens up a rich vein of analysis of the nature of borders, their permeability, and the ease with which they can be managed or moved and so on.

As argued, this model fits well with the notion of highly rewarded professionals who return high levels of commitment on the basis of norms of reciprocity. Thus in terms of any analysis of work-family conflict especially within the context of a highly professionalized career like the banking job, the analysis of borders can help to illuminate how far individuals are in control of issues determining balance. It also allows for the analysis of physical and psychological controls. While a heavy emphasis in the recent literature suggests that technology and competition have resulted in more intensive and extensive work, any analysis needs to accommodate human agency. Border theory begins to permit this. In other words, it opens up scope for the social construction or cognitive distortion of boundaries to create a defensible subjective sense of the situation.

Border theory holds that there is a boundary between work and family. Mental boundary, time boundary, physiological boundary are the three forms. Many individuals, then, are border-crossers who make daily transitions between the domains of work and home. Border theory is widely used in work and family issues such as work at home, flexible time,

and so on. Individuals try to find a suitable boundary between work and family. Boundary is characterized by permeability, flexibility and blending. Permeability refers to the boundary one role penetrates to another. For example, an operator working in call center is not allowed to take a private phone. Flexibility refers to boundary fluidity between roles. For example, telecommuting female also plays a mother role. When permeability and flexibility both exist in two or more roles, blending happens. Based on border theory, though it is difficult to change some sides of work and family, individuals can change the boundary between two domains to some extent (Clark, 2000). It is indicated that individuals are reactive in work and family domain. This study therefore adopts the Border Theory as a basis for understanding the cross-border problems that arise among women's career and family roles. Clark (2000) proposed Work-family role conflict border theory arguing that this was an essential development from balance out of the conflict arising from the dual domains.

## CHAPTER THREE

### METHODOLOGY

#### 3.1 Introduction

This chapter presents the procedures used in obtaining data for the study. It also provides a comprehensive description of how data was collected and analyzed. Methodology is important because it enables us to ask and also to begin to answer interesting and important questions (Stanley et-al, 2002). Methodology therefore provides a detailed step by step description of every procedure used in carrying out this study, location of the study, sampling procedure, method of data collection and method of data analysis.

#### 3.2 Location of the Study

Gusau is a city and Local Government Area located in northwestern Nigeria. It is the capital of Zamfara State in Nigeria. The LGA has an area of 3,364 km<sup>2</sup> and a population of 528,400 as at city population 2016. Gusau is north of a line drawn from Kebbe to Kano, and the town is located on the main railway between Kaura Namoda and Zaria, and it is on a secondary highway between Talata Mafara and Funtua. Sharia practice was first declared in the city in 1999 by the then governor Ahmed Sani (Yariman Bakura) and is still in force.

Gusau is located on the Sokoto River in the savanna region of Nigeria. The river provides access to water supplies during the dry season. Industries in the city include textile manufacturing, groundnut and tobacco processing, and cotton ginning. The city is active in mining the deposits of gold and diamonds in the surrounding countryside. Gusau is connected by roads and a railroad to other cities in the region. The city is part of the Hausa-Fulani cultural region of northern Nigeria. It has a substantial Muslim population and contains numerous mosques and Muslim organizations.

Gusau town grew after the arrival of the railway from Zaria, 105 miles (169 km) southeast, in 1927 and is now a major collecting point for cotton and peanuts (groundnuts) grown in the surrounding area. Although cotton ginning, weaving, and dyeing are long-established local activities, it was not until the late 1960s that a modern textile plant opened in the town. A seed-oil mill and soybean-meal processing plant were also built. Besides cotton, cloth, and peanuts, Gusau exports tobacco (grown in the Sokoto River's floodplains around Talata Mafara, 48 miles (77 km) northwest), chickens, and goats to Zaria. The town's Hausa and Fulani peoples also raise cattle, sheep, donkeys, horses, and camels and trade in millet, sorghum, rice, cowpeas, beans, and floodplain-grown vegetables.

The socio-economic activities of Gusau are agriculture and gold mining they are the main occupations of the people in the Local Government and the central source of income. Irrigation is required for cereals and legumes hence its slogan "**farming is our pride**". Farming and gold mining became a greater source of income in Gusau as worldwide gold prices rose drastically.

### 3.3 Research Design

The research design used for the study is descriptive survey research design. This method is suitable because data are collected from the respondent's variables. Descriptive survey is a method of investigation using questionnaire or interview to collect data from a sample that has been selected to represent a population to which the findings of the study can be generalized (Call, Gall and Borg, 2007). This research design is appropriate for this study because it will allow respondents to tick options that represent their options.

### 3.4 Population of the Study

The target population for this study consists of all female bankers in Gusau Local Government area and this population is unknown. As a result of this, the sample size was determined using the proportion method as discussed in 3:5

### 3.5 Sample Size Determination

Sample size determination

In any study where there is no comprehensive list of the target population, the population of the study is estimated based on proportion (Rose, Spinks and Cantoho, 2015). This sample size of this study was determined using the proportion formular below:-

$$n = \frac{4pq}{d^2}$$

Where n = required sample size

p = proportion of population characteristics

$$p = 0.3$$

d = degree of precision or margin of error =  $\pm 5\% = 0.05$

$$n = \frac{4pq}{d^2}$$

$$n = \frac{4 \times 0.3 \times 0.3}{0.05^2}$$

$$n = \frac{0.36}{0.0025}$$

$$n = 144$$

### 3.6 Sampling Techniques

In this study, simple random sampling and stratified sampling techniques were used. There are 16 banks in Gusau. They are Stanbic IBTC, Eco Bank, FCMB, Diamond Bank, GT Bank, Zenith bank, Fidelity Bank, First Bank, UBA, Access Bank, Polaris Bank, Jaiz Bank, Sterling

Bank, Keystone Bank, Union Bank and Heritage Bank. The researcher then using simple random sampling technique with the aid of a raffle draw where the names of the banks were written in pieces of paper, folded and dropped in a container and shaken thoroughly only the names of banks that were randomly selected that was considered for the study. The following banks were picked randomly: UBA, Zenith, Access, Fidelity, First Bank, Sterling Bank, GT Bank and Stanbic IBTC.

In the second stage, after the 8 banks were randomly selected, the researcher purposely requested for the list of staff that were married to be considered for the study. Lastly stratified sampling technique was used to divide the female staff into senior and junior staff. The researcher then randomly selected 50 senior married staff and 94 junior staff.

### **3.7 Methods of Data Collection**

The research adopted primary sources of data collection. Data was collected using questionnaire. A structured closed ended questionnaire was used in gathering data. The questionnaire consisted two sections; section A consisted of the demographic information from participants and section B covered different categories of information based on the objectives of the study. The questionnaire was designed in English language.

### **3.8 Data Analysis**

Data obtained through the use of questionnaires was analyzed using simple frequency tables and percentages with explanations at the end of each table for easy comprehension and to answer each research questions of the study.



## CHAPTER FOUR

### DATA PRESENTATION AND ANALYSIS

#### 4.0 Introduction

This chapter consists of the presentation, interpretation and analysis of data collected in the process of this research. It comprises of three sections which are: socio-demographic data of respondents, analysis of data, and discussion of findings. A total of 144 questionnaires were distributed to respondents, however, only 126 were retrieved. Therefore, the retrieved questionnaires served as the basis for analyzing the data.

#### 4.1 Socio-Demographic Data of Respondents

This section presented the socio-demographic characteristics of the respondents such as sex, working experience, and religion.

##### 4.1 Socio-Demographic Characteristic of the Respondents

Variables	Frequency (F)	Percentage (%)
<b>Age distribution</b>		
18-24	42	33.3
25-35	56	44.4
35 and above	28	22.2
Total	126	100
<b>Working experience</b>		
1-5 years	63	50.0
6-10 years	49	38.9
11 years and above	14	11.1
Total	126	100
<b>Religious beliefs</b>		
Islam	60	42.6
Christianity	66	52.4
ATR	0	0
Total	126	100

Source: Field Survey (2021)

Table 4.1 above shows that 42 (33.3%) fell within the age bracket 18-24, 56 (44.4%) are within the age bracket of 25-35 and 28 (22.2%) fell within the age of 36 and above. This findings suggest that majority of the respondents are of productive age and can be seen as working population.

On working experience, the table above shows that majority of the respondents 63 (50.0%) have a working experience of 1-5 years, while 49 (38.9%) have working experience of 6-10 years while small portion of the respondents 14 (11.1%) working experience of 11 years and above. This indicates that majority of the respondents have working experience of 1-5 years and this can probably be because of their age.

On religion, above data indicated that 60 (47.6%) of the respondents practice Islam and 66 (52.4%) of the respondents are Christians while 0% practice Africa traditional religion. This suggests that there are more Christians in the banking sector in Gusau than Muslims. This can be attributed to the fact that the state practice Sharia law and this limit women from working.

## 4.2 Causes of Work Family Conflict

### Variables

Variables	Responses	Frequency (F)	Percentage (%)
Pressure from fulfilling family responsibilities causes work family conflict	A	77	61.1
	DA	49	38.9
	Total	126	100
pressure from the office causes work family conflict	A	91	72.2
	DA	35	27.8
	Total	126	100
Gender discrimination from work place causes work conflict	A	95	75.4
	DA	31	24.6
	Total	126	100
Financial stress causes work family conflict	A	105	83.3
	DA	21	16.7
	Total	126	100
Presence of children interfere with work responsibilities	A	98	72.8
	DA	28	22.2
	Total	126	100

Source: Field Survey (2021)

The table above on the causes of work family conflict shows that 77(61.1) agreed that pressure from fulfilling family responsibilities causes work family conflict while 49(38.9) disagreed. On whether pressure from the office causes work family conflict, 91(72.2) agreed while 35(27.8) disagreed this means that the pressure from the office causes work family conflict. On whether gender discrimination causes work family conflict, 95(75.4%) agreed while 31(24.6%) disagreed. This implies that gender discrimination causes work family conflict. On whether financial stress causes work family conflict, 105(83.3%) of the respondents agreed, while 21(16.7%) disagreed. this implies that financial stress is a major

cause of work family conflict. On if the presence of children interfere with work responsibilities, 98(72.8%) agreed to this while 28(22.2%) disagreed. This means that the presence of children interferes with work responsibilities and this leads to work family conflict

#### 4.3 Effect of family obligation on career advancement

Variables	Responses	Frequency (F)	Percentage (%)
Taking care of my children affect my career advancement	A	70	55.6
	DA	56	44.4
	Total	126	100
Pregnancy affect my job performance	A	80	63.5
	DA	46	36.5
	Total	126	100
Maternity leave affect my job progression	A	86	68.3
	Da	40	31.7
	Total	126	100
Family responsibilities makes banking job difficult	A	90	71.4
	-DA	36	28.7
	Total	126	100

Source: Field Survey (2021)

Table 4.5 above indicates the effects of family obligations on career advancement. On whether taking care of children affect career advancement, 70(55.6%) agreed while 56(44.4%) disagreed, this implies that women's responsibility in the welfare of children affect career advancement. On whether pregnancy affects job performance, 80(63.5%) agreed to this

while 46(36.5%) disagreed, this implies that pregnancy has an effect on the career advancement of women in the banking sector. On if maternity leave affects job progression, 86(68.3%) agreed while 40(31.7%) disagreed. This implies that maternity leave has an effect on the career advancement of women in the banking sector. On if family responsibilities makes banking job difficult, 90(71.4%) agree while 36(28.6%) disagreed. This implies that responsibilities arising from family domains makes banking job difficult.

#### 4.4 Relationship between Work Family Conflict and Job Performance

Variables	Responses	Frequency (F)	Percentage (%)
Work family conflict affect my relationship with colleagues	A	65	51.6
	DA	61	48.4
	Total	126	100
Work family conflict affect the performance of my task	A	77	61.1
	DA	49	38.9
	Total	126	100
Family responsibilities causes inability to meet deadline promptly	A	90	71.4
	DA	36	28.6
	Total	126	100
Family demand causes pre-mature retirement	A	66	52.4
	DA	60	47.6
	Total	126	100

Source: Field Survey (2021)

Table 4.5 shows the relationship between work family conflict and job performance. On whether work family conflict affects relationship with colleagues, 65(51.6%) agreed while 61(48.4%) disagreed. On whether work family conflict affects performance of task 77(61.1%)

agreed while 49(38.9%) disagreed. On if family responsibilities causes inability to meet deadline promptly, 90(71.4%) agreed while 36(28.6%) disagreed. This implies that family responsibilities causes inability to meet deadline in carrying out task at work. On if family responsibilities causes premature retirement, 66(52.4%) agreed while a slight proportion 60(47.6%) disagreed.

#### 4.5 Discussion of Findings

This section is concerned with the major findings based on the research objectives

The first objective of the study is to examine the cause of work family conflict among women bankers in Gusau. The outcome revealed that pressure from fulfilling family responsibilities causes work family conflict. The pressure from family responsibilities hinders women from focusing on their jobs. This is in line with Duxbury and Higgins (2003) who said that employees with dependent care responsibilities report higher levels of work family conflict. And also Carson and Kacmar (2000) who said that employees who are more involved or immersed in the family domain experienced more family interference with work conflict. Pressure from the office is another cause of work family conflict. Pressure from the office is more likely to prevent family participation. This finding is congruent with Berger (2018) who affirmed that working women with higher work hours experience greater work family conflict and also with the findings of Lu and Kai (2013) who said that excessive workload is positively associated with work family conflict

Similarly, financial stress is another cause of work family conflict. This is consistent with Young and Schema (2012) who revealed that high level of financial strain resulted in work family conflict. The survey carried out by the national population and family development

board (2016) supported the findings that Malaysian women experienced high level of stress especially on children education and household expenses

Presence of children is another cause of work family conflict. Most female bankers experienced work family conflict with the arrival of children. This is consistent with Dominic and Jones(2011) who found out that bankers with younger children find it more difficult to balance work family responsibilities, and also Canicer (2004) who said that the presence of children in the household has been positively related to work family conflict

Gender discrimination from work place also causes work family conflict. This is consistent with Elvitigala, Amaratunga–and High(2006) who posited that gender stereotype and sex discrimination hinders females in moving into corporate hierarchies, and also Akkas (2015) who said that discrimination at work place causes work family conflict.

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATION

#### 5.0 Introduction

This chapter summarizes, makes conclusion and gives recommendations.

#### 5.1 Summary

The research covered the introductory and the background of the study. The study was built around three objectives; the objectives were to examine the causes of work family conflict, the effects of family obligations on the career advancement of women, and to determine the relationship between work family conflict and job performance. The target population focused on all commercial banks in Gusau Local Government of Zamfara State.

In chapter two, literature review about work and family conflict among women bankers revolving around the objectives of the study was elaborately done. The border theory was used as a major theoretical perspective to facilitate our understanding of the research topic

In chapter three the methodology of the study was outlined under this section. Description survey research design was adopted and a sample size of 126 respondents was used, using the proportion sample size determination formula. A structured questionnaire was used as the primary instrument of data collection and simple percentage technique was used to analyse the data collected.

In chapter four data collected was presented in tables and was analyzed to enable the researcher understand the impacts of work family conflict on working women.



## 5.2 Conclusion

The study focused on the causes of work conflict role conflict and the level to which family obligation influence career advancement, as well as job performance. Based on the findings of the study, it is safe to conclude that problems do exist when women bankers become border crossers in the interface between career and personal life especially in the family domain while this is a familiar experience in the life of other women in several other career, the case of the banking sector is indeed a serious one because the sector is known for its lengthy hours of work demand. Work family conflict is caused by excessive workload, financial stress, and schedule inflexibility

It is clear that the number of hours worked, schedule inflexibility and stress arising from both family and work domain have significant effect on job performance of the female bankers.

## 5.3 Recommendations

Based on this study, the following recommendations have been proffered.

1. Social/family support: Female bankers working tight hours should be given more social support from their family members. This will help check any stress related feelings/experience brought about by working-family role conflict. This is because female bankers with better support from their family members experience less role conflict than those with little or no attention.
2. Management should employ more staff to help ease the bankers workload
3. Moreover, the study revealed that premature retirement was another effect female bankers were encountering. It is therefore, recommended that the institutions should put laid down policies that favour the employees and adopt more technological ways of banking that

could help limit the numbers of customers coming to the bank per day. This could help reduce stress and employees will feel relaxed with less pressure. And also regular career guidance programme should be organized to the banking staff.

4. Financial and non-financial rewards should be given to those who perform their duties with hard work and devotion. These rewards work as driving force for employees to increase their motivation and commitment.
5. Special attention should be paid to reduce working hours in banks while late sitting should be prohibited especially for females in the banks.
6. Organizations should introduce family holidays, recreational programs and flexible timings for female workers to avoid work family conflict.

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Dear Sir/Ma,

I am a final year student Department of Sociology, carrying a research on the topic "Work and family conflict: The study of working women in selected organizations of Gusau metropolis" I therefore wish to solicit for your indulgence to please respond to the relevant questions that will aid me in carrying out this research work successfully. Any information from or by you will be strictly be used for the academic purposes.

Thank you.

Yours faithfully,

Rhoda Aliyu  
1610207014

## APPENDIX

### Appendix I: Causes of work family conflict

1. Pressure from fulfilling family responsibilities causes work family conflict A ( ) DA ( )
2. Pressure from the office causes work family conflict A ( ) DA ( )
3. Gender discrimination from work place causes work family conflict A ( ) DA ( )
4. Financial stress causes work family conflict A ( ) DA ( )
5. Presence of children causes work family conflict A ( ) DA ( )

### Appendix II: Effect of family obligations on career advancement

6. Taking care of my children affects my career advancement A ( ) DA ( )
7. Pregnancy affects my job performance A ( ) DA ( )
8. Maternity leave affects my job progression A ( ) DA ( )
9. Family responsibilities makes banking job difficult A ( ) DA ( )

### Appendix III: Relationship between work family conflict and job performance

10. Work family conflict affects my relationship with my colleagues A ( ) DA ( )
11. Work family conflict affects the performance of my task A ( ) DA ( )
12. Work family conflict makes me commit errors on my job A ( ) DA ( )
13. Family demands causes premature retirement A ( ) DA ( )