

Impact of Work-Family Conflict on Career Advancement of Female Professionals in Commercial Banks of Ebonyi State, Nigeria

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Abstract

This study examined the impact of work-family conflict on career advancement of female professionals in Commercial Banks of Ebonyi State, Nigeria. This study adopted correlation survey design to test the relationship between the independent and dependent variables. The total population of study comprised of 84 female staff of the following organizations: First Bank, United Bank for Africa, Access Bank and Fidelity Bank. The target population of the study comprised of female workers of the selected organizations. The study hypothesis was statistically tested and analyzed using Pearson Product Moment Correlation. Findings showed that, there exists a significant positive relationship between work-family conflict (family obligation) and career advancement of female professionals. The following recommendations are made; banks are advised to introduce career breaks to support women with family responsibilities balance work and family roles; organizations need to introduce flexible working environment to nursing mothers to enable them manage effectively family responsibilities and career roles.

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Keywords: Work-Family Conflict, Career Construction Theory, Family Obligation, Career Advancement, Job Rotation.

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Introduction

The concept of work-family conflict was originated in 1980's. It was emerged as a predominant issue affecting the workforce especially women professionals. Most female workers are challenged to combine work and family roles to earn a living. On the other hand, work-family conflict arises due to inadequate time and support to manage effectively between work and life-roles of an individual. In addition, working mothers are confronted with the challenges of balancing the role of their motherhood (family responsibilities) with work demands which is popularly known as work-family conflict (Dizaho and Abdullah, 2016). Reconciling work demands with family roles is a challenge confronting career women particularly nursing mothers. Inability to manage inter-role conflict can result to stress and lead to high turnover and lower productivity in the workplace.

Work-Family Conflict refers to a situation whereby life-roles and family obligations are mutually incompatible and irreconcilable to one another. Work conflict is classified into three categories such as; time, strain and behavioral conflict (Greenhaus & Beutel 1985; Dizaho and Abdullah, 2016). Time based-conflict refers to clash or overlapping between schedules and job responsibilities. It is a form of inter-role conflict between working hours (life-roles) and family matters (e.g. child-bearing and family support). Strain based-conflict is a clash between emotional strain and individual life roles. It is a conflict associated with health conditions (e.g. fatigue, headaches, and tiredness) and job responsibilities. Rantanen, Pulkkinen and Kinnunen (2005) explained behavioral conflict as a clash of individual behavioral patterns with respect to duties (e.g. job involvement, role overload, job flexibility and work time commitment). The authors posit that behavioral conflict occurs when someone fails to manage either time or strain associated from work. It also results due to individual's inability to meet up with life expectations (e.g. work or family responsibilities). For the purpose of this research, emphasis is placed on time-based constraints popularly known as family obligations over other forms of conflicts because of its importance to this study.

Another study conducted by Friedman and Greenhaus (2000) observed that work and family conflict affect career attainment especially women professionals. The authors argued that pressure from work and family inhibits career advancement of female professionals especially at top managerial level. The authors' stressed that, child-bearing, marriage ties and family support impede career success of female workers. A nursing mother takes care of new born child and elderly ones. Family responsibilities influence the time and energy that individuals devote to their work which has adverse effect on work effort particularly female professionals. The inter-conflict between work and family responsibilities has adverse effect on female career advancement.

Rosenberg (2018) defined career advancement as upward progression of one's profession. An individual career is advanced when he or she moves from entry-level job or position to a higher or senior position within the same occupation. For example, career advancement of a university tutor begins the moment he or she moves from the rank of research assistant, senior lecturer and to the rank of professorship. Several organizations today have recognized the importance of career advancement and have designed career development programs targeted to enhance the skills and expertise of their workers. The major objective of career development programs is to match the needs of the employee with those of the organization. On the other hand, employees are responsible to identify their career needs, do the planning process and channel their efforts and actions towards achieving professional objectives. (Byars & Rue, 2008). Mentoring, coaching, and job rotations are major career development programs.

O'Brien, Bringa, Kessler and Allen (2010) define mentoring as a process whereby an experienced organizational member (a mentor) provides advice and guidance to a less experienced member (a protégé). Byars and Rue (2008) state that mentor serves as a role model in staff career development by demonstrating successful career behaviors; arranges for individuals to explore potential career opportunities in the organization; and support employee by communicating his or her effectiveness to others both inside and outside the organization. Mentoring has long been recognized as a powerful tool in career development of employees. It relates primarily to the identification and nurturing of potential of the whole person (Megginson & Clutterbuck, 2005). It helps minority groups especially women to climb the corporate ladder and increases individual and team commitment to achieve organizational goals. Mentoring helps the learner to improve communication within the organization and allows individuals to gain a greater insight into the organizational work setting and culture. Similarly, Robbins and Coulter (2013) concur that mentoring program helps mentees to climb the corporate ladder and achieve professional career growth.

Wanberg, Welsh and Hezle (2003) in their study found that mentored individuals are more stable committed employees compared to non- mentored individuals. The authors further stress that mentored individuals often earn high performance evaluations and corporate hierarchy quicker than non-mentored individual in the workplace. Saks and Haccoun (2010) also concur that mentored employees are more productive than non-mentored employees in terms of knowledge they have acquired. Coaching is defined as a process of training employees by rotating them through a series of related jobs (Susan, 2016). It influences the career of a person. It is targeted on personal improvement and designed to enhance employee skills, performance and organizational productivity (Anders, 2007; Agnvall, 2016). It helps the learner to develop and broaden skills required on the job. Similarly, job rotation also help in employee career development. It allows employees to work at different stations in a particular area, getting exposure to a variety of tasks (Robbins & Coulter, 2013).

Job rotation is the process of moving an employee through a preplanned series of positions in order to prepare the person for an enhanced role with the organization. It helps to match the individual's strengths and weaknesses with a feasible career path and required development work suitable for such person. For instance, it helps a person to

develop a more realistic picture of what he or she is good at, and what the person is not good at, and thus the sort of future career moves that might be best for the individual (Dessler, 2008).

Statement of the Problem

Both male and female workers joined the labor force the same time; unfortunately, the proportion of females promoted into executive position has remained low compared to their male counterparts. Commercial banks in Ebonyi State, Nigeria are very challenging and require excellent track records from workers. Women assume added responsibilities on the roles and duties they perform in the family as care-givers. This has put them at disadvantage especially where high commitment to duty is expected from their superior in bigger organizations which make it difficult to balance between work and family matters. Due to family responsibilities that tag them as care-givers they find it difficult to maintain high performance target for their career advancement.

Some of these women are frustrated in their career because of high performance targets and family responsibilities. The implication is that those employees who cannot cope under this situation quit their jobs or positions in the banking industry to take up family responsibilities; while some prefer to stay on their own and run small businesses to sustain their families. Although few women professionals have coped under this situation and managed to reach the peak of their career, a considerable number lack the right personal disposition or ability to maintain high performance target for their career development.

This study therefore, focuses on exploring the relationship between work-family conflict and female career advancement in commercial banks of Ebonyi State, Nigeria.

Objective of the Study

The broad objective of this study is to determine the relationship between work-family conflict (family obligation) and career advancement of female professionals in commercial banks of Ebony State, Nigeria.

The following specific objective was drawn from the above driver variables (independent and dependent):

- ❖ To ascertain the extent to which family obligations influence career advancement of female professionals?

Research Question

- ❖ To what extent does family obligation influence career advancement of female professionals?

Research Hypothesis

- I. H₀₁: family obligation does not influence career advancement of female professionals.

II. H_{A1} : family obligation influences career advancement of female professionals.

Significance of the Study

The result of this study is beneficial to the commercial banks those faced with the challenges of work-family conflict and female career advancement. Finally, 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.

Scope and Limitation of the Study

This study focused on the influence of work-family conflict on career advancement of female professionals in Commercial Banks of Ebonyi State, Nigeria. The study selected four banks (First Bank, United Bank for Africa, Access Bank and Fidelity Bank Plc). The geographical coverage of the study is limited to Abakaliki State Capital in Ebonyi State, Nigeria.

Review of Related Literature

Conceptual Review

Work -Family Conflict

It is defined as the inability of an individual to balance concurrently time-based, emotional and behavioral constraints of both work and family responsibilities (Hill, Hawkins, Ferris & Weitzman, 2001). According to the authors' thinking, inter-role conflict affects work and family responsibilities. Work-family conflict is divided into three; time, strain and behavioral conflict. Time based-conflict refers to a clash or overlapping between schedules and job responsibilities. It is a form of inter-role conflict between working hours (life-roles) and family matters (e.g. child-bearing, support and family support (Greenhaus & Beutel 1985). Family obligation is a component of time-based conflict.

Family Obligations

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 (Fuligni & 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) note 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.

Career Development

Rosenberg (2018) defines career development as a sequence or series of work positions held by a person during one's lifetime. It involves the variety of occupations that comprises of both paid and unpaid jobs which one undertakes throughout one's lifetime. Patton and McMahon (2001) posit that career development is the process of managing life, learning, and work over the lifespan. Siew (2001) defines career development as actions undertaken by the organization in planning and creating career path for their employee and matching individual goals with organizational objectives in order to incorporate job satisfaction and commitment. Similarly, Most management theorists [such as; Super (1957) agree that a career is a life-long, uninterrupted experience of work, which can be divided into neat stages of development, starting with initial ideas about working and ending with retirement.

Furthermore, Elvitigala , Amaratunga and Haigh (2006) hypothesize that female career development are frequently affected by lack of training and development in the workplace. According to the authors other factors such as; prejudice, gender stereotypes, glass ceiling and sex discrimination hinders female in moving into corporate hierarchies and assuming responsibilities and roles at executive level. The authors suggest that training program in form of mentoring, coaching, orientation among others is essential to improve female career.

Robbins, DeCenzo and Coulter (2011) agree with other authors that good career development gives organization the opportunity to attract and retain top performers. Apart from the organization, good career choice gives employee the opportunity to improve skills, experience and competencies required on the job. It determines individual success or failure. Talented employees are capable of improving organizational performance, efficiency and encourage problem solving ability throughout the organization through personalized skills, knowledge and abilities of the person. The authors explain that, good career planning helps individual to look at the available opportunities in relation to his or her ability and work towards it. Career planning helps someone to attain professional height and self fulfillment. It helps the individual to develop a positive mindset towards his or her job which can lead to job satisfaction. A study on career development in the United States of America (USA) found that more than sixty-six (66) percent of university college graduates consider social benefits (health care, child care support and other incentives) as most important factor in selecting and choosing their career. The result showed that good working conditions are considered as the most intrinsic factor for individual career choice.

On the other hand, Siew (2001) has classified major factors influencing female career development into two categories; demographic characteristics and organizational factors. Demographic characteristics include; age, job level and length of service (work experience); while organizational factors include; supervision and performance assessment, staffing support system, career planning and development activities. Among other factors listed above, age is a major determinant influencing female career development. Age can limit someone from pursuing a particular career especially when such person believe that he or she is not too young to venture into studies, pursue career path or make a career change for another lengthy periods.

Theoretical Framework

This study is anchored on Career Construction Theory postulated by Mark, L. Savickas, in 2005. The theory focused on career adaptability of a person. Career adaptability denotes an individual's willingness and ability to handle present and expected functions, transitions, and traumas in his or her professional roles to suit one's intention. It further explains that individuals should design their career by using life themes to integrate the self-organization of personality and the self-extension of career adaptation into a self-defining whole that animates work, directs occupational choice, and shapes vocational adjustment. The theory explains work and family balance. This theory explains that workers should balance their career and family roles.

This theory is therefore linked to family obligations (responsibilities) and career advancement of female professionals. The theory explains the way people should design, plan and manage their career and family matter to avoid conflict. This theory is relevant to study because it focused on work and family conflict; female workers are perceived as care-givers. Finally, this theory provides a way of achieving successful and satisfying work lives.

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.

Klaile (2013) carried out a study which sought to unravel why few women are promoted to top management positions in Finland. Descriptive survey research design was adopted. The target population comprised of middle managers in Engineering and Business professions. They include; Finnish Association of Business School Graduates and Academic Association of Engineers. Middle managers were chosen because; they make up the group from which top management executives were chosen, that is, a group with high probability to become senior executives; and they are often influenced by glass ceilings which women find it difficult to surpass. Study adopted descriptive survey and questionnaire as instrument for data collection. Simple regression technique was used to analyze data to generate data. Findings showed that family obligation (child care) has

significant influence on female middle managers career advancement using Finnish organizations.

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.

Nareshi, Reddy and Pricilda (2016) examined the Relationship between Demographic Factor and E-Learning Readiness among Students in Higher Education in India. Descriptive Survey and Questionnaire was used as instrument for data collection. The target population of the study comprised of undergraduate and post-graduate students in Vellore District. Out of 157 questionnaires administered to the participants, only 130 were returned and used for the study, while the remaining 27 were not returned and used for analysis. Data were analyzed using Simple Percentage Table and Analysis of Variance (ANOVA) to generate result. Study found that there is significant relationship between demographic variables (gender, age, qualification, educational background and internet usage) and e-learning.

Kirai and Elegwa (2012) investigated the Impact of Perceived Organizational Barriers on female Career Progression in Kenya's Civil Service. The population of study comprised of 342 female employees in middle and senior management position in selected organization. Study adopted descriptive survey approach and questionnaire as instrument for data collection. Mean score was used to analyze study result. Research findings showed that organizational structure has significant positive influence on female career progression.

Subramaniam, Arumugam and Abu Baker Akeel (2014) examined the Influence of Demographic and Family Related Barrier on Women Managers' Career Development in Malaysia. The target population of study comprised of senior, middle and line managers of public firms in Malaysia. Study adopted survey design and questionnaire as instrument for data collection. Pearson Product Moment Correlation was used to analyze data from 466 respondents. The study found that demographic factors (job level, age, marital statuses and education) and family related barrier has a significant positive influence on career development in Malaysia.

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 Dual-Career 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 Judgemental 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.

Ihemeje and Zuraina (2016) carried out a study on the Impact of Micro Factors on Women Career Development in Hotel Industry, Edo State Nigeria. Pearson Correlation Technique was used to analyze data from four hundred and sixty respondents. Study found that organizational factor, individual factor and family factor has significant positive influence on women career development in Etsako, Edo State.

Rande, Rahawarin, Jamaluddin and Zacharias (2015) examined Factors Affecting Career Development of Female Employees in Indonesia. The population of study comprised of 241 female employees of the public sector in the regional secretariat in

Samarinda. Descriptive survey approach and questionnaire was adopted as instrument for data collection. Primary data was analyzed using T-Test Statistics to generate study result. Study found that career counseling, performance assessment and career mapping has significant positive influence on career development on female employees.

Posholi (2013) carried out a study on the Examination of Factor Affecting Career Advancement of Women in Senior Positions in Selected Government Parastatals in Lesotho, South Africa. The purpose of the study was to examine factors that affect career advancement of women. The target population of study consists of women in upper managerial positions and the sample size was calculated as 100. Study employed descriptive survey and questionnaire as instrument for data collection. Primary data was analyzed using bar charts to generate study result. Study found that lack of confidence, organizational structure or culture, societal criticisms, male dominated profession and fear of disapproval influences career advancement of women.

Wang and Cho (2013) investigated Work-Family Conflict Influences on Female Career Development and Expectations in Shandong, China. The objective of the study was to investigate whether family responsibilities influence female career development and expectation. The total population of the study comprised of 92 female employees of Lin Yi University and Shandong Medical College. Study adopted descriptive survey approach and questionnaire as instrument for data collection. Pearson Product Moment Correlation and Regression Method were used to analyze data to generate study result. Research findings showed that family responsibilities influence female career development and expectations.

Buddhapriya (2009) examined Work-Family Challenges and Their Impact on Career Decisions: A Study of Indian Women Professionals. The primary objective of this study was to investigate the impact of family responsibilities on women professional career decisions. The population of study comprised of 121 women professionals working in, government services, public sector, private sector, and NGOs. Study adopted descriptive survey approach and questionnaire as instrument for data collection. Out of 121 questionnaires administered to the participants, only 113 were returned while the remaining 8 were not returned and used for the study. Mean score was used to analyze data to generate study result. The findings showed that family responsibility influence their work-life challenges and subsequently their career decisions.

Napasri and Yukongdi (2015) carried out a study on the barriers that Influence Career Advancement on Female Executives in Thailand. Descriptive survey design and interview was adopted as an instrument for data collection. The target population of study comprised of 30 people, chief executive officers, presidents, country managers, managing directors and general managers. The data were mainly primary collected during face-to-face interviews with managers and employees of the firms. Data was analyzed using categorization approach to compare the relationship that exists between theory and practice. Findings showed that individual factors (lack of career aspirations, work family balance); interpersonal factors (network relationship); organizational factors (gender bias, discriminatory human resource policies and practices); societal factors (gender misconception) influences career advancement of Thai female executives.

Research Methodology

Research Design

The researchers adopted correlation survey design to explore the relationship between Work-Family Conflict and Career Advancement of Female Professionals in Commercial Banks of Ebonyi State. The design allowed the researchers to collect raw data and make conclusion about the phenomenon under investigation.

Population of the Study

The total population of study consists of 84 workers. The target population of the study consists of female professionals in commercial banks of Ebonyi State. Female managers at lower and middle level positions in Abakaliki State Capital were selected as population of study because it is at this rank they seem to be facing barrier to their career advancement. Female managers' position and rank is provided in Table 1. The banks include; First Bank, United Bank for Africa, Access and Fidelity Bank Plc. First Bank and United Bank for Africa are old generation banks; while, Access Bank and Fidelity Bank are new generation banks. In addition, the banks were selected among other industries because it is a regulated industry. Banking rules are the same and apply across geopolitical zones; these factors motivated the researcher to choose banking industry. In addition, banks in the state capital were chosen for this study because commercial banks are profit oriented and they locate most of their branches in the capital city where they can easily mobilize deposit of funds from their customers and where there is availability of infrastructure compared to rural areas.

Table 1. Population Distribution

State Capital	Banks	Number of Branches	Position	Rank
Abakaliki, Ebonyi State	First Bank	3	Executive Trainee, Banking	Lower and Middle
	Access	2	Executive, Banking Officer,	
	Fidelity	1	Senior Banking Officer,	
	UBA	4	Assistant Manager, Deputy Manager.	

Source: [Personnel Records of First Bank, Access Bank, Fidelity Bank and United Bank for Africa Plc].

Table 2. Numbers of Female Staff

S/N	Location	Population
1	Abakaliki	84

Source: [Personnel Records of First Bank, Access Bank, Fidelity Bank and United Bank for Africa Plc].

Sampling Technique

The total population of the study is 84. The whole population of the study was utilized in data collection. Complete enumeration method make use of the whole population of the study and gives bank staff opportunity to participate in the survey.

Method of Data Collection

Data for the research was sourced from primary source via questionnaire. Copies of structured questionnaire were administered and the participants were placed on five-point likert scale. The objective scoring responses were listed below; Very High Extent (VHE) rated as 5, High Extent (HE) rated as 4, Moderate Extent (ME) rated as 3, Little Extent (LE) rated as 2 and Very Little Extent (VLE) rated as 1. The data were analyzed using Pearson Product Moment Correlation Coefficient to generate data for analysis.

Table 3: Summary of Questionnaire Administered and Returned for Selected Banks

Questionnaire Administered	Number of Questionnaire	% of Questionnaire not returned
Number of Questionnaire Returned	61	72.62
Questionnaire not Returned	23	27.38
Total	84	100

Validity of the Instrument

The questionnaire was subjected to validity with the help of experts in the field of management for critical examination. Again, they scrutinize the items of the instrument in relation to the research objectives to ensure that items are free from error. Based on the suggestions of the experts, the instrument was subjected to Pearson Moment Correlation Coefficient test.

Reliability of the Instrument

The data collected is analyzed using Cronbach's Coefficient alpha method. Conversely, the instrument measures what it sets out to measure at alpha value of 0.907 which is higher than the expected value. Since the result turns out to satisfy the above condition at 60% level of alpha coefficient, it can be interpreted that the instrument is reliable.

Reliability Statistics

Cronbach's Alpha	Number of Items
0.907	6

Data Presentation and Analysis

Data Presentation

The data presentation and description were guided by the researcher's questions, which were first stated, after which the data collected were analyzed appropriately. Out of 84 copies of questionnaire distributed to the respondents, only 61 were filled and returned, while the remaining 23 were not returned and used for the analysis.

Analysis of Research Question One

To what extent does family obligation influence career advancement of female professionals?

This table below shows participant response on research question one using five point likert scales. Instruction: Please tick (✓) a response according to your own opinion using;

Very High Extent (VHE=5); High Extent (HE=4); Moderate Extent (ME=3); Little Extent (LE=2); Very Little Extent (VLE=1). Appendix 1 shows frequency distribution of the questionnaire responses for the selected commercial banks.

Test of Hypothesis One

- I. H_{01} : Family Obligation has no significant influence on Career Advancement of Female Professionals.
- II. H_{A1} : Family Obligation has a significant influence on Career Advancement of Female Professionals.

Table 5: Pearson Product Moment Correlations

		FO	CD
FO	Pearson Correlation	1	0.830**
	Sig. (2-tailed)		0.000
	N	61	61
CA	Pearson Correlation	0.830**	1
	Sig. (2-tailed)	0.000	
	N	61	61
** . Correlation is significant at the 0.05 level (2-tailed). FO= Family Obligation; CA= Career Advancement.			

Decision Rule

Reject the null hypothesis (H_0) when p-value is ≤ 0.05 ; otherwise accept the alternate (H_A) hypothesis. Table 5 shows the result of the hypothesis tested using Pearson Product Moment Method.

Decision

Pearson Moment Correlation Coefficient test result in the table 5 above revealed that, there exists significant positive relationship between work-family conflict and career advancement of female professionals. The test result showed the value of correlation coefficient of, $r = .830$, $N = 61$, and $P = 0.000$. Since, the p-value (0.000) is less than the critical value at 0.05 percent (at 2-tailed test), we reject the null hypothesis and accept the alternate hypothesis. Based on the decision rule, the null hypothesis (H_0) which states that, family obligation has no significant influence on career advancement was therefore rejected; while the alternate (H_A) hypothesis which states that family obligation has significant influence on career advancement was therefore accepted. In addition, the r value +1 in table 5 above also reveal that a unit increase in Family Obligation (FO) result to +0.830 unit increase in career advancement (CA) of female managers. The result confirms that family obligation has significant positive influence on career advancement of female professionals.

Conclusion and Recommendations

Conclusion

Findings show that, family obligation has significant positive influence on career advancement of female professionals in commercial banks of Ebonyi State, Nigeria. The result is in conformity to the findings of Wang and Cho (2013) which showed that, family responsibilities influence female career development and expectations in Shandong, China. Secondly, this result was in agreement with the findings of Buddhapriya (2009) which showed family responsibility influence career decisions of Indian Women Professionals. Based on findings, the study therefore concludes that Work-Family Conflict has significant positive influence on Career Advancement of Women Managers in Commercial Banks of Ebonyi State, Nigeria.

Recommendations

The researcher made the following recommendations based on the findings:

- I. The organizations are advised to provide flexible working environment to female employees to enable them manage family responsibilities and career roles.
- II. Banks are advised to provide career advancement opportunities to everyone irrespective of marital status to enable employees achieve their professional goals.
- III. The banking industry is advised to introduce gender diversity program to education employee about the need to accommodate one another irrespective of sexual category.
- IV. Finally, banks are advised to introduce career breaks to support women with family responsibilities to pursue their career without giving up.

Suggestion for Further Research

Research is never an end process rather it is a continuous process. It is crucial to note that no academic exercise is complete and this study is not an exception. Based on this, further study should focus on the barriers that influence career development of female workers in Tertiary Institutions in Nigeria.

Contribution to Knowledge

The researchers have contributed to existing knowledge through the use of variables, theoretical framework and geographical coverage. Although, previous studies did not investigate the influence of work-family conflict on and career advance of female professionals in commercial banks of Ebonyi State, Nigeria. This study filled this gap and found that work-family conflict has significant positive influence on career advancement of female professionals in Ebonyi State, Nigeria.

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Appendix 1: Investigative Questions on Employee Knowledge and Gender Stereotyping

S/N	Questionnaire Item	VHE	HE	ME	LE	VLE	Total
A	Work Family Conflict (Independent Variable)						
1.	Most times, family obligations affect women professional's ability to study.						
2.	Putting career ahead of family affairs leads to social rejection.						
3.	Female workers are unable to exploit their full potentials due to family roles.						
4.	The work environment is not favorable to nursing mothers.						
B	Career Advancement (Dependent Variable)						
5.	My firm provides opportunity for job rotation which affords me the chance to learn.						
6.	In my organization, females resist working beyond office hours due to family responsibilities.						
7.	In my work place, women avoid job transfer due to their marital status.						
8.	In my work place, females are perceived as care-givers which makes it difficult to advance their career.						