

**THE INFLUENCE OF SOCIAL SUPPORT AND RESILIENCE ON WORK-FAMILY  
CONFLICT AMONG GHANAIAAN WOMEN**



**THIS THESIS IS SUBMITTED TO THE UNIVERSITY OF GHANA, LEGON IN  
PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF  
MPHIL INDUSTRIAL AND ORGANIZATIONAL PSYCHOLOGY DEGREE**

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## DECLARATION

I hereby declare that, except for reference to other people's work which have been duly acknowledged, this thesis titled '*the influence of social support and resilience on work-family conflict among Ghanaian women*' is my own original work and presented to the Department of Psychology, University of Ghana, for the award of an MPhil. Degree in Industrial and Organizational Psychology. I also wish to declare further that this work has never in its present form, or in any other form, been presented to any other examining body.

.....

Date:...../...../2010.

WORLALI NYALEDZIGBOR

(Student)

*This thesis was submitted for examination with the approval of:*



.....

Date:...../...../2010.

DR. R. AKUAMOAHI-BOATENG

(Principal Supervisor)

.....

Date:...../...../2010.

DR. BENJAMIN AMPONSAH

(Second Supervisor)

## **DEDICATION**

This thesis is dedicated to my parents, husband and daughters.



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***Worlali Nyaledzigbor***  
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## ABSTRACT

This study examined the influence of social support and resilience on work-family conflict among Ghanaian women in the formal and informal sectors of work. Data was collected from 294 participants using standardised questionnaires. Five hypotheses were tested in the study using the two-way ANOVA and Standard Multiple regression tests. The results of the study showed that, sector of work significantly correlated to work-family conflict, with women in the formal sector experiencing higher work-family conflict than their counterparts in the informal sector. The study also showed that, social support was negatively and significantly correlated to work-family conflict; resilience was also found to be negatively and significantly correlated to work-family conflict. However, the interactive effect of social support and resilience on work-family conflict was not significant. Finally, women with younger children experienced significantly higher levels of work-family conflict than their counterparts with older children. The implications are discussed in the context of reduction in overall productivity, development and progress of the women workers.

## CHAPTER ONE

### INTRODUCTION

#### 1.0 Background to the Study

#### 1.1 Work and Family Conflict

For most individuals, the most dominant domains that could have tremendous influence on their lives include work and family. As people grow they are saddled with the need to engage in active work as well as meet family needs and other demands. Ghana being a collectivist society (Nukunya, 2003) puts more premiums on family life over other life and social events as people are expected to spend quality time with their nuclear and extended families fulfilling roles and other social responsibilities.

Nukunya (2003) observed that marriage is one such expectation for adult members of every family for procreation and perpetuation of lineages. Family life commitments are core in the general social orientation of the Ghanaian. Apart from spending time and taking care of the nuclear family therefore, the Ghanaian adult is also expected to participate in extended family activities in addition to work for enhancement and fulfillment of financial commitments. While playing this dual role, the Ghanaian worker sometimes is required to take time off his/her work in order to attend social functions such as marriage ceremonies, funerals, naming ceremonies, the swearing in of a native chief or queen and many others. Failure to observe such social functions and events has their own repercussions on the individual's reputation as a son or daughter of a family lineage.

The researcher has observed that being a formal employee or a worker in a competitive job terrain such as what is found in Ghana, a worker having to spend time fulfilling such family social roles and responsibilities will inevitably create some work family conflict

due to productive work hour losses on one hand, and lack of total family commitment on the other hand.

Work-family conflict was first defined by Kahn, Wolfe, Quinn, Snoek, and Rosenthal (1964) when they examined the inter-role conflict people experienced between their work roles and other life roles. Kahn et al. (1964) suggested that work-family conflict occurs when demands from work and family are mutually incompatible to some degree. Furthermore, Greenhaus and Beutell (1985) defined the construct as a type of inter-role conflict that occurs as a result of incompatible role pressures from the work and family domains.

In the researcher's view, work-family conflict in Ghana would probably have been milder a few decades ago when men were the sole bread winners who went out to work to provide for their families while women stayed home to cater for household activities and helped raise children. Being domesticated was the natural role of women as they bore and nurtured children. By this implicitly shared roles and division of labour, the situation most likely did not generate much pressure or conflict between work and family for the women of that era and the men probably went to work with the ease of mind knowing that their women were at home taking care of affairs. Men and women could afford to spend the time they wanted with their families attending to all the other family functions. Thus women are associated with the reproductive life, which takes place within the home whereas men are associated with the productive life which takes place outside the home.

This notwithstanding King (2001) indicates that women have always engaged in some sort of work activity such as farming or petty trading but that their work is considered non-productive and without any economic value as the work is mostly done from home and thus, not recognized as productive work.

According to Elloy (2004), given the demands of contemporary society and the high cost of living, women currently have to leave home to join the largely male workforce due not only to economic necessity but also their needs for personal development. In Elloy's view (2004), women most of the times have to combine a paid job with motherhood as well as household chores, making dual-earner households more prevalent.

In homes where both the man and the woman are engaged in active employment, a vacuum is created as far as taking care of the home is concerned. The situation becomes more aggravated with the presence of children whose needs have to be met by either both parents or one of the parents. In the absence of both parents, other people may have to be engaged to support the children. This can however, lead to stress for the working parents. Apparently, such developments have the tendency to create incompatibility between couples work and family roles and thus eventually lead to the experience of a kind of conflict, which is known in industrial and organizational psychology phraseology as Work-Family Conflict (Kossek & Ozeki, 1998).

## **1.2 Work and Family Conflict in Ghana**

Ghana, like most developing countries, has majority of its labour force in the informal sector. Data from the Population and Housing Census (Ghana Statistical Service, 2010) report women's labour participation rate to be 48.85% while that for men to be 52.15%. Ironically, 60% of the economically active group in Ghana constitutes the self-employed while formal employees constitute just about 15%. Although women make up almost half of the economically active population in Ghana, they are mostly found in the lower echelons of economic activity especially the private informal sector where women are predominantly entrepreneurs of small and medium scale businesses, for example, market women. These women in recent times have increasingly become the backbone of their families as breadwinners (Amu, 2006).

The higher proportion of women in self-employment (averagely 76.43%) therefore implies a lower participation rate in wage employment, even though the proportion of female formal employees has doubled from 4.2% in 1960 to 8.7% in 2000 (Ghana Statistical Service, 2010). At a glance therefore, it is obvious that self-employed women on the labour market in Ghana outnumber their counterparts in the formal employment sector. As working wives, mothers and business owners, the researcher observed that self-employed women may have to assume multiple roles in relation to their businesses and their families' responsibilities.

Studies have shown (Kim & Ling, 2001) that self-employed women tend to assimilate their personal life with their businesses and as a result, women entrepreneurs as working mothers and wives undertake multiple roles in the family and in the business. According to Glozah (2009) women perform multiple roles normally which involve preparing family meals, taking care of children, cleaning the house, taking care of other social responsibilities such as church or any other group that the individual may belong to, as well as having to take care of the work roles. These notwithstanding, there is paucity of literature on WFC among Ghanaian women whether formal or informal. There exists no evidence-based report to indicate that the simultaneous roles engaged in by women could trigger conflict when they have to deal with increasing commitments at work and yet undertake unreduced family obligations in the family. A study in India (Das, 1999) reported that the stress that results from an attempt to balance family and work causes health problems, results in less efficient parenting and reduced life satisfaction. What then is the situation of Ghanaian women with regards to work and family conflict? What is the social support available and does resilience influence work and family conflict among Ghanaian women? The current investigation on the social support and resilience on WFC among Ghanaian women sought to find answers to the above questions.

The researcher has also observed of late that an example of work organizations that are likely to exert pressure on a woman's time and cause a strain between her work and family roles is the banking sector in Ghana. A lot of competition has been created in this sector due to the number of new banks springing up in the country and the opening of new branches by the existing ones. Due to the very fierce but healthy competition in this sector, daily newspapers are adorned with catchy adverts of re-branded or new products all in an attempt to lure new customers to their products and services. Some of these banks offer attractive services to their customers such as opening of cashless accounts and granting of long-term mortgage loans in a bid to outdo their competitors. To have a competitive advantage over other banks, several banks have extended their banking hours and most banks in the country now do weekend banking where customers have banking services especially on Saturdays. Also, some banks even require some of their employees to report for work on Sundays. The banking sector in Ghana is also one place where there has been preponderance increase in the number of women. It is now common to find women occupying various positions such as sales executives, cashiers, operation managers, credit analysts, customer service officers and high ranking executives of banks across the country.

Managing the demands of work and family for these women can be a daunting task as they are virtually required to work around the clock. The reporting time for most banks in the country is approximately eight o'clock in the morning and most close to the public at 4 o'clock pm while their staffs stay on till approximately 8 o'clock pm undertaking various duties. Coupled with the heavy traffic situation in the Accra Metropolis most workers get home as late as 10 o'clock pm or even later. The situation is even worsened in the numerous periodic performance appraisals which are tied into remunerations and bonuses. As a result of these societal and business-related changes, substantial increases have been reported in levels of conflict or interference between the demands of

work/career and family responsibilities and commitments (Frone, 2003; Kinnunen, Geurts & Mauno 2004; Kossek & Ozeki, 1998).

The above discussions concerning the role of women in the private informal sector and the banking sector indicates how salient the work-family conflict construct is applicable to Ghana. These two sectors are indicators of some important developments in the character and the changing nature of women's work. In order to contribute to a deeper understanding of the work-family conflict construct in general and to Ghana in particular, the present study focused on examining the role of social support and resilience on the construct among Ghanaian women.

### **1.3 What Constitutes Social Support or Resilience**

#### **1.3.1 Social Support**

Social support in any way is good as it provides social interaction that is important to the quality of life (Lauer, 1998). Cutrona and Russell (1990) view social support as the physical and emotional comfort one gets from ones immediate or extended family, friends, or community members. The feeling that we are a valued part of the lives of others is important to everyone's sense of well-being. Social support plays an important role in how one reacts to and recovers from stressful life events. Frone (2003) indicated that alongside working conditions that are likely to contribute to a person's experience of work-family conflict, social support is considered a major resource that helps individuals blend roles in a personally satisfying manner.

Research has also shown the salient role social support plays in reducing WFC. According to Heilbrunn and Davidovitch (2011) family support is found to be a major factor influencing the intensity of WFC experienced by entrepreneurial women in Israel. In a study of work-family conflict among 444 dual earners, Van Daalen, Willemsen and Sanders (2006) concluded that social support is especially important in reducing family-

to-work conflict. Again, social support is found to reduce stress (Lakey, 2010). Furthermore, Krouse and Afifi (2007), reported that WFC leads to stress and that individuals with strong social support were likely to deal better with WFC than their counterparts without social support.

In Ghana people are thought to have a wide network of support system which may include spouses, children, extended family relations, in-laws, friends and neighbours. This social network system could end up being a source of strain or frustration for the individual especially if he/she is the only one in gainful employment who everyone in the social network system looks up to for some sort of financial support. Thus, a large family or network system does not automatically grant a person social support in all cases.

According to Nukunya (2003), Ghana is gradually drifting away from the extended family system where people stay with their parents, family relations or in-laws even when they are married. Thus in circumstances where both parents have to work there is always someone at home to take care of the children or the home or as in the immediate past, when both parents have to work, they usually go in for a young female relative (house help) from their extended families to cater for the children and the home while they work. Hence, a kind of social support is ever available for the working couple (Nukunya, 2003).

Presently due to socioeconomic changes in Ghana (Nukunya, 2003) most people are either in school or engaged in some sort of economic activity for self enhancement and thus, weakening the extended family social support network and increasing the burden of work and family conflict. In the current situations where both parents are working and decide to go in for a house help, there should be the preparedness to bear the financial cost of putting that individual through formal education and (or) acquiring him/her some trade through training. Thus, the purpose for having someone take care of one's home or children becomes diminished as it comes with increasing social responsibilities to the

extended family. It is therefore not uncommon in Ghana to find babies as young as two months in crèches and day care centers as well as baby boarding schools when both parents have to work.

How then are working women managing to balance work and family roles in contemporary Ghana in the absence or constrained social support system and what are the sources of their social support network. The current study therefore, set out to explore and find answers to some of these and many other questions regarding social support networking that would reduce any WFC among Ghanaian women.

### **1.3.2 Resilience**

Work-family conflict is associated with stress related outcomes (Krouse & Afifi, 2007) and resiliency is the capacity of an individual to cope well with stress and adversity (Krouse & Afifi, 2007). In addition, the presence of caring and supportive relationships appears to enhance resilience and facilitate positive outcomes in patients with varying chronic illnesses such as cancer, cardiovascular diseases, depression and diabetes which are also associated with stress (Resnick, 2010). It is therefore likely that, the presence or absence of social support and resilience will have an influence on work-family conflict.

Resilience is a dynamic process whereby individuals exhibit positive behavioral nthreats, or even significant sources of stress (American Psychological Association, 2006; Luthar & Cicchetti, 2000). Ghanaians are generally known to be resourceful and there is a local joke that makes the rounds that all Ghanaians are “managers”. To support this idea of resilience for instance it is believed that if one should ask any Ghanaian how he/she was doing, the likely answer will be “I am managing”, presupposing that no matter how hard things are, the Ghanaian always finds a way to cope. This gives the impression that Ghanaians are ever resilient and resourceful, according to Darkwah (2001) who concluded in her study among market women that, although the trade policy framework

that female traders have to work with does not always work in their favour, the women always developed some sort of strategy, either institutional or individual to help them cope with whatever challenges or problems they encountered with the Ghanaian trade policy framework. Can it be inferred therefore that resilience cuts across all aspects of life for the Ghanaian woman?

According to (Voydanoff, 2004) the demand resource perspective suggests that people feel greater work-family conflict when the following occur:

- demands of both paid work and family responsibilities are high;
- resources that help people manage those demands are few or and
- perceptions of demands that they feel they must fulfill are high.

Research has also shown that most parents would want to be involved in family roles to a larger extent than in previous times (Milkie, Mattingly, Nomaguchi, Bianchi & Robinson, 2004) though they may be hindered by their work organizations. The current study therefore set out to investigate how in contemporary Ghana, women's jobs are likely to contribute to WFC and exert pressure or pull them away from routine family responsibilities and interactions and their existing social support or resilience that ameliorate their WFC.

#### **1.4 Statement of the Problem**

The informal sector is a major source of employment for men and women in many developing countries including Ghana. Generally, informal employment is a large source of income for women (Amu, 2006). Women account for approximately 48.85% of the labour force and are found in almost all kinds of economic activities including fishing, farming, as well as in industry such as manufacturing and services, especially wholesale

and retail trade while other women are also found in administrative and managerial jobs (Amu, 2006).

Thus, the engagement of women in economic activities in Ghana is widespread, ranging from the formal to the informal sectors. Even though a majority of women's activities is in the informal sector, women perform several other undocumented activities that may not be considered as economic activities such as bearing and rearing of children in families as well as undertaking other domestic responsibilities. Hence, their participation in the business sector outside the home could be challenging and create conflicts between their home and work responsibilities. The researcher, being a mother, a wife and a student, wonders how Ghanaian women face significant challenges in their day-to-day hustle and bustle as they get out of their homes as home makers and go to work.

There is however a dearth of literature for the challenges and difficulties women face in performing both their work and family roles in Ghana. Women in the informal sector face as much pressure as those in the formal sector or even more. The sole responsibility of ensuring sales and maximizing profit rests on the shoulders of these women. Hence working women sometimes have to leave home in the early hours of the day to work in order to overcome traffic congestion in the city of Accra, and from time to time some travel long journeys all in the name of work. How do self employed women (traders) and formal employee women (Bank ladies) manage their other domestic roles and responsibilities including preparing meals, home chores and child care? Do women have support systems such as extended family, house help, and spousal or otherwise support to ameliorate their work and family experiences and does resilience play any role in the experience of work-family conflict among women Traders and Bankers?

### **1.5 Purpose and Objectives of the Study**

The purpose of this study was to explore the influence of resilience and social support on WFC of women in the informal sector (market women) as well as those in the formal sector (bank ladies).

The main objective of this study investigated the occurrences of work and family conflict amongst formally employed and self employed women in Ghana.

The specific objectives of the study:

- explored the extent to which women in the informal sector as well as those in the formal sector experience WFC;
- found out the dynamics of certain demographic variables like age, educational background, marital status and number of children played in eliciting WFC.
- investigated the role resilience plays in the experience of WFC among women in both the formal and informal sectors of the Ghanaian work environment;
- examined the role social support plays in the experience of WFC among women in the informal and formal sector; and
- determined the extent to which both resilience and social support play in reducing WFC among women in the informal and formal sector.

### **1.6 Relevance of the Study**

This study has theoretical, social or organizational implications. The outcome of this study provides benchmark data and adds to existing literature on work-family conflict especially in Ghana since there is paucity of literature and dearth of data in the area of work-family

conflict in the country. This also makes it possible for cross-cultural comparison of the findings from work-family conflict research. It provides a foundation upon which future researches on WFC considering women in the informal sector could be built. Additionally, it provides information to society and organizations at large to make amends to existing regulations or where there is none existing, create new regulations for working conditions of families and populations in Ghana. The results of this study will be published to disseminate the information on WFC amongst women in Ghana.

### **1.7 Summary**

Work and Family Conflict (WFC) has been extensively researched over the years in other parts of the world (Aryee, 1992; Bianchi, Casper & King, 2005; Burke & Greenglass, 1987; Greenhaus & Beutell, 1985; Kelly, Moen & Tranby, 2011). To date, research on WFC has primarily focused on environmental antecedents of work-family conflict and positive spillover such as job autonomy, supervisor supportiveness, work-family climate, and family-friendly policies and practices (Friede & Ryan, 2005). In addition to studying characteristics of formal work sector environments that influence individuals' work-family experiences, it is also important to understand the characteristics of the informal work sector where individuals influence their own ability to manage the demands of work and family.

It is against this backdrop that the researcher sought to conduct a study on WFC in Ghana, focusing on women in the informal sector specifically amongst market women as well as those in the formal sector specifically women working in the Banking Sector. This would go a long way aside adding to literature, to determine whether market women who are presumed to be their own 'bosses' experience work and family conflict in their day to day activities as women in the formal sector. In addition, two other variables that

include social support and resilience were also considered in this study to determine the extent to which they influenced WFC among this group of women in Ghana.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

Chapter 1 provided the background and orientation to the study. In chapter 2, an in depth review of the literature regarding the phenomenon under investigation is presented. First, some theoretical frameworks on the study area will be described as well as literature related to work and family conflict. The section will discuss some of the appropriate studies that have been conducted in the area of work-family conflict in relation to the present study. Also, the review will concentrate on similar studies with the variables under consideration and endeavour to highlight the gaps left unfilled by such studies. The intention is to support the study with the existing data related to work and family conflict, social support and resilience.

#### **2.1 Theoretical Framework**

There are quite a number of different theories proposed by researchers to explain the antecedents and consequences of work-family conflict and for the work family conflict construct in general. These include: Role Theory (Kahn et al., 1964) and the Conservation of Resources Theory (Hobfoll, 1989). This study draws on these two theories because it helps to explain why some family or personal resources may buffer the negative impact of work stress among self-employed and employed women and also how the role expectation of women as homemakers may influence their experience of WFC. The significance of each of these theories to the present study is reviewed.

### **2.1.1 The Role Theory**

The Role Theory is one of the prevailing theories in the field of work-family conflict research. Kahn et al. (1964) proposed that the major determinant of an individual's behavior is the expectation of behavior that others have for him or her. The theory predicts that the expectation surrounding each of the different roles an individual plays can generate inter-role conflict when pressures in one role dominate or interfere with pressures in the other role (Katz & Kahn, 1978).

Using this framework, Kahn et al. (1964) defined work family conflict as a form of inter-role conflict in which the role pressures from work and family spheres are mutually incompatible such that participation in the work role is made more difficult by virtue of participation in the family role and vice versa. It predicts that multiple roles lead to role stress (role conflict, role ambiguity and role overload) which in turn results in strain (Kahn et al., 1964). The expectations associated with work and family roles can induce physical and psychological strain in several ways. First, contradictory expectations within a role can provoke intra-role conflict or role ambiguity (Poelmans, 2004). Second, the accumulation of expectations from several roles can induce feelings of overload in one or both domains (Hall & Hall, 1982; Szalai, 1972). As such because self employed women and women employees have to play multiple roles (take care of both work and family roles at the same time), it may lead to role stress, as an antecedent of work-family conflict.

In the traditional Ghanaian setting, the expectations surrounding women as homemakers are very strong. For instance, if children go wayward, the blame is put at the doorstep of the mother because it will be said that she did not train her kids well. Also if a home is messy or untidy, it is seen as the woman of the home is lazy or untidy hence she can't keep her home clean (Nukunya, 2003). At the same time, this same woman is expected to support her partner and family in any financially possible way. She's expected to put in

her best at work by her employers or even if she's self-employed, she's expected to work hard to make gains so she could support her family. This multiple incompatible expectation of women puts a lot of pressure on them and can generate a sort of conflict for them in trying to fulfill both their work and family roles simultaneously.

### **2.1.2 Conservation of Resources Theory**

According to (Hobfoll, 1989), the Conservation of Resources (COR) theory is a comprehensive stress model based on the central tenet that people strive to obtain, retain and protect that which they value (e.g. resources). Thus, the theory postulates that everyone seeks to conserve the quantity and quality of their resources and to limit any situation that might jeopardize the quantity or quality of these resources. Psychological stress is experienced when there is a threat of resource loss, a failure to obtain more resources or actual resource loss.

Hobfoll (1989) defines resources as those objects, personal characteristics, conditions, or energies that are valued by the individual or that serve as a means for attainment of these objects, personal characteristics, conditions, or energies. In other words, resources may be objects (e.g., home, car), personal characteristics (e.g., resiliency, positive outlook), conditions (e.g., good marriage, social support, financial security) and energies (e.g., time, money, knowledge). In Hobfoll's views, object resources are valued because of some aspect of their physical nature or because of their acquiring secondary status value based on their rarity and expense. For instance, a home has value because it provides shelter, whereas a mansion has increased value because it also indicates status (Hobfoll, 1989). Conditions are resources to the extent that they are valued and sought after. Marriage and social support are examples of these resources.

While on the other hand, Pearlin (1983) has suggested that roles inherent in being subject to certain conditions (e.g. wife, employee, or partner) are critical to an understanding of people's stress resistance capacity. The conservation of resource model suggests that measuring the extent to which conditions are valued by individuals or groups may provide insight into their stress-resistance potential. Again, personal characteristics are also resources to the extent that they generally aid stress resistance. Antonovsky (1979) coined the term *general resistance resources* and suggested that one's personal orientation toward the world is the key. In other words, seeing events as predictable and generally occurring in one's best interest is very important in stress resistance.

Energies as resource include such resources as time, money and knowledge. These resources are typified not only by their intrinsic value, but most importantly, their value in aiding the acquisition of other kinds of resources (Hobfoll, 1989). The Conservation of Resources Theory also states that people who lack resources are more vulnerable to further resource loss. For example, if a working mother lacks social support to enable her balance her work and family roles as a mother, wife and home maker adequately, she is likely to experience stress which could lead to her breakdown and she may eventually have to absent herself from work for a period. She might lose money during this period especially if she is self employed and even if she is an employee. Depending on the organisation's policy she might not be paid. Thus, because she lacked a resource (social support) to begin with, she was more vulnerable to further resource loss (money).

Hobfoll (1989; 2001) proposed two important principles of the COR model. The first is that people are more sensitive to resource loss than to resource gain (Hobfoll, 2001). This proposition is initially based on findings in the psychology literature, whereby other things being equal, negative events appear to elicit more physiological, and affective, cognitive and behavioural responses than neutral or positive events (Taylor, 1991). The second

major principle of COR Theory emphasizes the importance of resource investment. Hobfoll (2001) proposed that people must invest resources in order to protect themselves against further resource loss, recover from losses, and gain resources. This means that if you have enough resources to invest (e.g., one partner earns enough for the other partner to stay at home and invest time in the children or you have parents (a resource) who can be invested in the children or you have enough money to pay for a house help) then you can gain more resources (e.g. a sound mind to concentrate at work, participate in every in-service training or attend conferences to enhance the job and make more money as well as groom successful and emotionally healthy children). Furthermore, those with greater resources are more capable of resource gain and those with limited or fewer resources are more susceptible to resource loss (Hobfoll, 2001; Hobfoll & Lilly, 1993).

Grandey and Cropanzano (1999) were among the first researchers to apply COR theory to examine work-family conflict. They argued that COR theory is an improvement over the use of role theory. Role theory however states that the contradictory expectations associated with playing a particular role can lead to stress (intra-role conflict). Role Theory is however very relevant in our African traditional setting and in particular Ghana because society, tradition and religion actually compels a woman to play the critical but challenging role of being a homemaker. Society is actually expectant of the woman in every relationship to be the one catering for the kids and managing all house-hold affairs. These expectations of women as homemakers nonetheless are still pertinent in modern day Ghana despite the fact that most women now work full time and play the role of a breadwinner or supporting breadwinner. Hence, financial constraints have imposed an added responsibility to women. This added responsibility can lead to role conflict due to the simultaneous roles women have to play.

## 2.2 Review of Related Studies

### 2.2.1 The Bidirectional Nature of Work-Family Conflict (WFC)

Work-family conflict is perceived as a bidirectional construct. In the views of Frone, Yardley and Markel (1997) work–family conflict is conceptualised as bidirectional; that is work can interfere with family (work-to-family conflict) and family can also interfere with work (family-to-work conflict). There exists evidence that work-to-family and family-to-work conflict are distinct but reciprocally related (Byron, 2005; Mesmer-Magnus & Viswesvaran, 2005).

Earlier on, Greenhaus and Beutell (1985); Kahn et al. (1964) and Esson (2004) all examined work-family conflict as a one-dimensional construct despite the fact that the definitions they provided suggest that work affects family and family affects work which implies a bidirectional relationship. Other researchers (Frone, Russell & Cooper, 1992; Netemeyer, Boles & McMurrian, 1996) did not ignore this aspect of the construct and have reiterated and treated work-family conflict as comprising of two distinct but related forms of inter-role conflict focusing not only on how work interferes with family, but also how family interferes with work (family to work conflict).

In the opinion of Elloy (2004) work-family conflict exists under the following three conditions:

- the *time* needed for one role makes it difficult to devote sufficient time to other roles;
- the *strain* from one role makes it difficult to fulfill the requirements of other roles and
- specific *behaviours* of one role make it difficult to fulfill the requirements of another.

These three antecedents therefore, produce three distinct categories of work-family conflict which may either be time-based; strain-based or behaviour-based. On the other

hand, Byron (2005) indicates that since the introduction of work family conflict as a construct, a large body of research has been dedicated to its antecedents and consequences. For instance, a study by Lallukka, Chandola, Roos, Cable, Sekine, Kagamimori, Tatsuse, Marmot and Lahelma (2009) found work family conflict to be associated with unhealthy behaviours such as smoking, heavy drinking and unhealthy food habits among their British, Finish and Japanese samples. Furthermore, Michel, Kotrba, Mitchelson, Clark and Baltes (2010) in their meta-analytic review on work family conflict found that work role stressors such as role ambiguity, work role involvement, work social support and work characteristics constitute the antecedents of work-to-family conflict (WFC); while family role stressor and family social support form the antecedents of family-to-work conflict (FWC). Personality however, is found to be the antecedents of both types of conflict.

Ansari (2011) in exploring the prevailing differences between work-family interference and family-work interference among men and women employees in Karachi, Pakistan found that there were no differences between the experience of work-family conflict and family-work conflict for both men and women.

### **2.2.2 Women's Experiences of Work and Family Conflict**

Notwithstanding the female revolution of the last century which has led to significant changes in the socio-economic and cultural status of women in many societies, Ardayfio-Schandorf and Wrigley (2001) report that women are still responsible for a larger chunk of family and home responsibilities. The study found that women are usually under persistent pressure in attempting to balance home and work responsibilities when leaving the work place in order to work at home and leaving home in order to go to work. Again, according to Parasuraman and Simmers (2001) though career opportunities for women

have increased, the traditional role of being a homemaker remains static and domestic commitments continue to remain solely the domain of women.

Additionally, a study by Aryee, Luk, Leung and Lo (1999) identify work-family stress as a major problem for working mothers whilst Burke and Greenglass (1987) indicate that work and family roles constitute a major problem for majority of people as it is in the work and family domains that people generally spend most of their time. Furthermore, Jacobs and Gerson (2004) contend that the increases in women's labour force participation have led to an increase in work family conflict among parents. It is debatable however, whether women experience higher work-family conflict than men or vice versa. In this regard researchers such as Greenhaus and Parasuraman (1999) have documented many ways in which work and family life differ for men and women.

Other studies have also found that women reported higher work-family conflict than men (Duxbury & Higgins, 1991; Voydanoff, 2004). On the contrary, Milkie and Peltola (1999) found no gender differences in their study. In a most recent study, Gronlund and Oun (2010) found in their survey-based research that work family conflict has been a dominant construct in work-family research and is often depicted as a special case of stress produced by dual-earner societies and implicitly seen as a downside of the quest for gender equality.

In a qualitative study in Hong Kong, Lo, Stone and Ng (2003) explored the experiences of work-family conflict among female married professionals and how they cope with stress. Additionally, whether working mothers in Hong Kong demands organisational, social and public policies to help them cope with work-family conflict. Lo et al. (2003) interviewed a sample of 50 married professional women with at least one child and found that majority of them (n=41) experienced intense or extremely intense work-family

conflict whilst the rest (n=9) reported experiencing mild or non-existent work-family conflict. As is common practice in Hong Kong, all respondents in this study employed the services of a domestic helper.

Additional findings indicate that the major source of work-family conflict for women is insufficient time. Most of the respondents in this study also reported receiving little support from their spouses. An interesting source of conflict for women in this study is helping with their children's homework which took averagely two hours daily.

Lo et al. (2003) found that majority of their respondents used the personal role redefinition strategy to deal with work-family conflict. That is, 43 out of the 50 women made one or more adjustments to their family and personal lives to deal with work-family conflict. The employment of a domestic helper is one such strategy. The domestic helpers appeared to play a major role in the coping process for women. They helped lessen the burden of child care and household chores. To cope with the burden of helping their children with homework, some mothers employed tutors whilst others put their children in International schools. International schools in Hong Kong have less school workloads than the traditional schools (Lo et al., 2003).

Furthermore, a lesser number of respondents (n=23) employed the reactive role behaviour strategy which involved trying by all means to meet all role demands. An even lesser number (n=18) of respondents coped with their work-family conflict stress by attempting structured role redefinition strategy. This involved job changes or lowering one's career expectations.

### **2.2.3 Work-family Conflict and the Formal Sector**

Nomaguchi (2009) found that work-family conflict is a form of inter-role conflict that involves the extent to which individuals feel that the demands of paid work and family roles are incompatible making participation in either role difficult due to the other role. Nonetheless, most of the researches usually conducted on work-family conflict are done on formal sector employees working in organizations where there are structures in place such as clearly defined job descriptions, targets and strict timelines (time for reporting to work, break hours, vacations and overtimes).

Mahpul and Abdullah (2011) studied the prevalence of work-family conflict among mothers in Peninsular Malaysia and found that the percentage of mothers who have work-family conflict is higher among women in the formal sector as compared to those in the informal sector. Additional findings also indicated that, mothers who take care of their young children themselves with help from their husbands and an older child show the smallest prevalence of conflict whilst those who hire maids and send their children to a neighbour or friends had the highest prevalence of conflict. Mahpul and Abdullah (2011) also found that mothers with children between the ages of seven and twelve have higher conflict as compared to those with children aged between thirteen and twenty four. Furthermore, the prevalence of conflict is found to be higher among women in their thirties as compared to those in their forties and above and those aged below thirty. The main objective of the above researchers was to examine the relationship between perceived work-family conflict and socio-demographic and family characteristics of mothers. To achieve this, Mahpul and Abdullah (2011) used a sample of 801 working mothers aged between fifteen to forty nine years with at least one child leaving with them. The mothers were sampled from a total of 3,693 women in a Malaysian Population and Family Survey (MPFS-4), 2004. According to Mahpul and Abdullah (2011), more than

seventy percent of the sample used were in the formal sector whilst the rest were in the informal sector as unpaid family workers or self-employed.

Correspondingly, Livingston and Judge (2008) surveyed 196 full-time workers to determine specifically the circumstances under which employees feel guilt as a result of work-family conflict and how that guilt is affected by gender role orientation and gender. Livingston and Judge (2008) concluded in their findings that employees in general tend to feel guilty when their family life interferes with their work but feel less guilty when work interferes with their family life. Additionally, employees with traditional gender role view (i.e. those who believe that men should be primarily responsible for work and women for family) tend to experience more guilt when their family interferes with their work whilst those with egalitarian gender role views (i.e. those who feel men and women can equally share work and family roles) tend to experience more guilt when their work interferes with their family time.

Likewise, in an attempt to clarify the relationships between work-family conflict and family-work conflict with two well-being indicators namely psychological strain and life satisfaction, Moreno-Jimenez, Mayo, Sanz-Vergel, Guerts, Rodriguez-Munoz and Garrosa (2008) sampled 128 emergency services workers. Findings from this study conclude that psychological detachment from work is an effective strategy to tone down some of the negative consequences of work-family conflict on employee's wellbeing.

#### **2.2.4 Work-family Conflict and the Informal Sector**

Regarding work-family conflict and the informal sector, few researches have been done on the informal sector, where there are unstructured work routines, unstable income lines with sole proprietorship being the main ownership type. Even though the informal sector

might not have set targets, the pressure to stay afloat rests on the shoulders of the individual and stress could be more than what is experienced in the formal sector.

The general assumption is that workers in the informal sector have greater freedom in dealing with work and family roles as they are not restricted by the explicit constraints imposed by employers or workplace arrangements. Again, it is asserted that one could choose when to report to work, when to close and when not to go to work. It can also be assumed that those in the informal sector do not necessarily differentiate between work and family and hence are not likely to experience conflict between their work and family roles. This assumption is emphasized by Glozah (2009) when he focused on the formal sector to the neglect of the informal sector where he found that work-family conflict is positively related to burnout and turnover intentions among his 131 participants drawn from six banking institutions in the Accra metropolis.

Subsequently, Heilbrunn and Davidovitch (2011) conducted a study among women entrepreneurs in Israel and found that work-life balance is a major issue for self-employed women and the factors that could influence the intensity of WFC is family support, number of children and the size of business.

Kim and Ling (2001) recognized that managing the demands of work and family is a daunting task that poses challenges for self-employed women as they are responsible for the success of their own business ventures and the welfare of their employees as well as relations and that their commitment to work is greater than that of women in formal employment. The researchers (Kim & Ling, 2001), concluded that women take care of most household chores and child rearing which make the process of operating a successful business more difficult.

Furthermore, a study conducted in Singapore on work and family conflict among women entrepreneurs (Kim & Ling, 2001) using self administered questionnaires report that most of the women had to assume multiple roles in the family in addition to their careers. They had to bear major responsibilities for household chores and child care which gave rise to work and family conflict and posed as obstacles in managing their businesses. The work family conflict was realized in three areas such as job-spouse conflict, job-parent conflict and job-homemaker conflict. The study also found that domestic maids were a major source of support for these women followed by their parents and in-laws. Most often the maids provided support with their domestic and child care responsibilities. It is therefore implied that so long as societies, especially the Ghanaian society continues to emphasize a woman's basic role as that of mothering and homemaker, working women will face role struggles. Work and family conflict should therefore, be a major concern for society, organizations and employers.

### **2.2.5 Work-family Conflict and Social Support**

Social support as proposed by Cobb (1976) is a perception of the individual that he/she is loved, esteemed and belongs to a network of mutual obligation. Social support appears to be an important stress buster that improves the total well being of an individual. The role of social support in work-family conflict has been extensively researched and it has been found to be an important resource in dealing with work-family conflict (Frone, 2003; Van Daalen, Willemssen, & Sanders, 2006). Social support therefore, involves the exchange of resources between at least two persons with the objective of helping the receiver. It may take the form of (i) emotional support such as empathy, care, love, encouragement, and trust; (ii) instrumental support such as time, money, and energy, (iii) appraisal support involving information

relevant to evaluations or (iv) informational support including advice and information (House, 1981 as cited in Cinamon, 2009).

With the exception of a very few, the majority of researches regarding social support and work-family conflict have been conducted in the United States of America (USA) and other Western countries. Findings from these researches might however not be applicable to other countries such as those in Asia and Africa and to Ghana in particular. This is because the US and most European countries share similar key characteristics such as economic conditions, cultural values, family and industrial structures which are different from Asian and African countries and particularly Ghana (Grzywacz, Arcury, Marian, Carrillo, Burke, Coates et al., 2007; Lee, 2008; Spector, Cooper, Poelmans, Allen, O'Driscoll & Sanchez, 2004).

For instance, in a quantitative study involving the use of questionnaires, Cinamon (2009) conducted a study on Role Saliency, Social Support and Work-family conflict among Jewish and Arab female teachers in Israel and found that even though the Jewish participants had higher levels of social support (specifically, spousal support) compared to their Arab counterparts, they reported higher levels of work-family conflict. This finding could be as a result of Arab women's perception of their work as an essential part of their family roles and obligations and therefore may be seen as part of their commitment and responsibility to their home (Cinamon, 2009). Also the Arabs in Israel are more collectivistic compared to their Jewish counterparts and as Joplin, Shaffer, Francesco and Lau (2003) argued, individuals from more collectivistic cultures may experience fewer conflicts between work and family, comparatively because work and family are viewed as more integrated.

Haar, Roche and Taylor (2012) undertook a study on work-family and family-work conflict regarding time and strain dimensions on the job turnover intentions within a sample of 197 New Zealand Maori employees and the importance of the extended family.

These researchers found that both work–family and family–work conflict, time and strain, were significantly related to job turnover intentions, but work–family conflict dimensions were fully mediated by family–work conflict dimensions. In addition, those participants with high extended family support reported higher job turnover when family–work time increased, but reported less turnover intentions when family–work strain increased. Family support, especially from spouses and extended family members is a second possible strategy that may reduce the effects of work-family role strain on work-family conflict and individual outcome.

In an earlier study, Burley (1995) reports that spousal support partially mediates the relationship between work-to-family conflict and marital adjustment for men and women. Also, another study (Adams, King & King, 1996) finds that work-to-family conflict is negatively related to instrumental and expressive family support which is positively related to life satisfaction and negatively related to family-to work conflict. Thus, family support does not reduce the effects of work-to-family conflict on life satisfaction and is a preventive resource in relation to family-to-work conflict (Adams et al., 1996). In addition (Parasuraman, Greenhaus, & Granrose, 1992) indicated that spouses' informational and emotional support does not moderate relationships between work-to-family conflict and job satisfaction, family satisfaction, or life stress.

Van Daalen, Willemsen and Sanders (2006) examined the relationship between four sources of social support (namely spouse, relatives and friends, supervisor and colleagues) and time and strain-based work-to-family and family-to-work conflict among 444 dual-earners and found that spousal support and support from colleagues were favorably related to family-to-work conflict, while none of the sources of social support were related negatively to work-to-family conflict. The above researchers however concluded that social support was especially important in reducing family-to-work conflict.

Also, in a meta-analytic study of workplace social support and work-family conflict, Kossek, Pichler, Bodner and Hammer (2011) drew on 115 samples from 85 studies comprising 72,507 employees and compared the relative influence of 4 types of workplace social support (namely, perceived organisational support, supervisor support, perceived organisational work-family support and supervisor work-family support) to work-family conflict. The results from this meta-analysis show that work-family-specific support plays a pivotal role in individuals' work-family conflict experiences.

Furthermore, Kirrane and Buckley (2004) conducted a study using a sample of Irish working cohort (n=170) and found that aside having children under six years of age the next major predictor of work interference with family life was spouse-partner instrumental support. In the same sample also, support of co-workers and workplace supervisors did not have any influence on their experience of work-family conflict.

The Kirrane and Buckley study produced some interesting evidence regarding the differential influence of various support factors on work-family conflict. This notwithstanding, they relied exclusively on a sample with high educational background since their sample was sourced through a management education centre of a University Business School. This demographic skew constrains the generalizability of the findings to a wider employment population which consists of people with varying educational backgrounds. Research evidence suggests that the experience of work-family conflict is influenced by educational background. For example, Wallace (1999) reported that people with high levels of education tend to place work and career as essential to their identity, thus working longer hours and experiencing higher levels of work-family conflict. Again, the respondents in their study were executives/managerial cadre employees limiting the applicability to only a section of an organization rather than the general workforce. The present study targeted people across the educational spectrum ranging from the

uneducated to the highly educated to test the influence of social support and resilience on their experiences of work-family conflict. Unlike Kirrane's and Buckley's (2004) study, both the formal and informal sectors were considered in this study.

In a longitudinal survey conducted by O'Driscoll, Brough and Kalliath (2004), social support from work colleagues was found to moderate the relationship between work family interference (WFI) with psychological strain and family satisfaction whilst support from family did not display any reliable moderator influence. However, additional findings revealed that both forms of support had a propensity to exhibit direct (rather than moderator) relationships with the outcome variables (psychological strain and family satisfaction).

Similarly, Thomas and Ganster (1995) examined the direct and indirect effects of organizational policies and practices that are supportive of family responsibilities on work-family conflict and psychological, physical, and behavioral measures of strain. Their study found that supportive practices, especially flexible scheduling and supportive supervisors, had direct positive effects on employee perceptions of control over work and family matters. Additional findings also indicated that, control perceptions, in turn, were associated with lower levels of work-family conflict, job dissatisfaction, depression, somatic complaints, and blood cholesterol increases. Thomas and Ganster (1995) used a sample of health professionals in their study. It is possible findings will not be the same if a similar study is conducted using different professions other than health professionals.

In their attempt to develop a full model of work-family conflict, Carlson and Perrewe (1999) examined the role of social support in work-family conflict. Their specific aim was to establish how social support affects the stressor-strain relationship in the context of work-family conflict by examining various statistical models. The results of their study implied that social support may reduce perceived role stressors (conflict and ambiguity)

and time demands, indirectly decreasing work-family conflict. Furthermore, the results of their study indicated that of all the four models of social support tested, the one with the most acceptable fit along with strong interpretability is the model of social support viewed as an antecedent to perceived role stressors.

Carlson and Perrewé (1999) can be credited as one of the very first researchers if not the only researchers to have combined all four approaches of social support (i.e. Social support as an antecedent, an intervening variable, an independent variable or a moderator) in the role stressor and work-family conflict relationship.

Heilbrunn and Davidovitch (2011) in exploring the factors that influence the intensity of WFC of three groups of women entrepreneurs in Israel (Arab, immigrant and Israeli-born Jewish women), found that family support and the size of the business were negatively and significantly associated with work-family conflict. The other factors investigated in their study included number of children under the age of 18, scope of investment, education of the entrepreneur and age of business in years. These were found not to be significant, with the exception of number of children under the age of 18 which was found to influence the intensity of Work-family conflict experienced by Immigrant women entrepreneurs.

However, for all three groups of women, family support was found to be the strongest predictor variable. This implies that the presence or absence of family support was the variable explaining the intensity of Work-family conflict. Of the three groups of women studied, Jewish women were found to experience the highest intensity of work-family conflict due to the absence of family support whilst Arab women experience of a lower intensity of work-family conflict was explained by the fact that these women mostly run home-based businesses. In addition to that, Arab women rated highest on family support which was provided by family members.

Heilbrunn and Davidovitch (2011) are to be commended for being one of the few researchers to study work-family conflict among self-employed women and to bringing in an additional angle to the existing literature of work-family conflict by comparing the intensity of work–family conflict between three groups of women entrepreneurs in Israel. It will be intriguing to find out if similar dynamics in their study such as family support and age of children play out for women in the formal and informal sectors of Ghana.

In a study to obtain a more comprehensive picture of the factors related to women's role strain, Erdwins, Buffardi, Casper, O'Brien (2001) examined several measures of strain and predictors such as social support, role satisfaction and self-efficacy. Their study included 143 women who reported being employed outside the home and using child care for at least one preschool aged child.

Erdwins et al. (2001) concluded that women who felt supported by their spouses and supervisors experienced less WFC and maternal separation anxiety. The study sample of Erdwins et al. (2001) comprised of higher educated older women with a mean age of 35.6 years and a higher family income. It is possible results might differ when different samples are used.

Opoku Mensah (2011) in a quantitative study using self administered questionnaires to 300 breastfeeding working mothers revealed that support from spouse and other family members contribute to these mothers being satisfied and committed to their jobs. However, support from colleagues at the workplace led to breastfeeding working mothers being satisfied with their job but not committed. In addition, the group of mothers who had child care support from care givers (house helps) were less committed to their jobs.

### **2.2.6 Work-family Conflict and Resilience**

Over the past few decades, work family literature has seen a surge of studies examining the work-family conflict construct. However, the role of resilience has been understudied. Resilience has more often than not been conceptualised as a steady trait (Cohn, Fredrickson, Brown, Mikels, & Conway, 2009), which individuals naturally possess or lack. According to this trait perspective, resilience reflects an individual's resourcefulness, strength of character and their adaptability to respond to changing situations (Block & Block, 1980).

Examining the relationship between work-family conflict and turnover intention and the extent to which resilience moderates this relationship, Mohamed-Kohler (2010) used 136 male and female blue-collar workers to test his hypotheses. The respondents were drawn from a chemical specialty industry in the Western Cape of South Africa. Findings from the study revealed that resilience did not significantly moderate the relationship between strain-based conflict and turnover intention. This could suggest that resilience might not be a moderator as proposed by the researcher. It is therefore necessary to find a relationship between work family conflict and resilience or between resilience and turn over intention. In this light, better understanding of the phenomenon could be attained for appropriate analysis to be drawn.

In a most recent study conducted in Israel regarding the role of personal resources in work-family conflict as an implication for young mothers' well-being, Braunstein-Bercovitzs, Frish-Burstein and Benjamin (2012) employed a sample of 146 young mothers to examine the role that personal resources (person–environment [PE] congruence and personality types associated with resilience) and work–family conflict (WFC) play in the sense of well-being (as reflected by burnout and life-satisfaction) of mothers of young children. The study revealed that person environment congruence reduces the two

reciprocal dimensions of WFC, Work interference with family (WIF) and Family interference with work (FIW), which in turn reduces burnout. The researchers then conclude that PE congruence alleviates burnout only when it diminishes the extent of WFC.

With regards to personality types, the researchers report that resilient individuals function more effectively than both over controllers and under controllers. For instance, it has been found that resilient individuals have relatively less difficulty in taking career decisions, exhibit more positive affectivity and report higher life satisfaction (Steca, Alessandri, & Caprara, 2010). Similarly, the study also found that Resilients experience relatively lower levels of burnout and WFC, along with higher levels of life satisfaction. The results also indicate that in addition to these direct effects, the linkage between personality and well-being is also indirect, namely, this linkage is partially mediated by WIF and FIW and concluded that effects of personality on well-being depend, in part, on the impact they have on WFC.

Consequently, Green, Schaefer, MacDermid and Weiss (2011) in a bid to explore the dynamics and consequences of observed work-to-family conflict within couples, paired a sample of 139 faculty members and their partners at a Midwestern University in the United States of America. Assistant and Associate professors were the targeted focal employees in this study.

Green et al. (2011) found out that negative emotional displays by the partner during discussions of the focal employee's commitment of time and energy to work was associated with the focal employee engaging in more turnover exploration and also having lower levels of career resilience. The above study focused on the formal sector and found that the experience of work interfering with family could lead to lower career resilience.

This study broadens our knowledge on the variables studied; however, it will be interesting to find out the dynamics in the informal sector as well.

Ollier-Malaterre (2010) also carried out a study on how organisational work-life and resilience initiatives (WLRI) enhance employee commitment. To undertake this research, Ollier-Malaterre (2010) had 73 in-depth interviews with employees of a multinational pharmaceutical company in the United States of America and the United Kingdom. The study found that WLRI actually fosters desirable outcomes such as loyalty, pride and calculated appreciation for almost two-thirds of the sample. However, there were some negative outcomes such as disappointment, obligation to stay or indifference. From this study, it could be deduced that resilience initiative in an organization such as on-site day care centres and formal flexible working policies will help alleviate the stress that could result from combining a busy work schedule with family life.

### **2.2.7 Social Support and Resilience**

Throughout the literature search, it appears that not much have been investigated into on the relationship between social support and resilience. Using 50 respondents in an autism study, Plumb (2011) explored the relationship between social support and family resilience on parental stress. The researcher found a negative significant relationship between family resilience and stress. Contrary to the researcher's prediction, there was a significant positive relation between social support and stress. Literature located and reviewed in the study focused on social support and stress; and family resilience and stress. However, no literature was discussed on social support and resilience. Could this suggest that there is no relationship between these variables?

McDermoth (2010) in a quest to establish a relationship between Intimate Partner Violence (IPV) risk and self-rated health investigated the interactive role of social support and resilience and how that moderates the relationship between IPV risk and self-rated health. To achieve this, a social health survey was completed by 1033 patients at the Emergency Department of the Hospital of the University of Pennsylvania. Results from this study indicate that resilience and social support independently had a negative moderated relationship between IPV risk and self-rated health. The interaction between social support and resilience was however not significant. Will the results differ when different samples are used?

Salami (2010) also examined the moderating roles of resilience, self-esteem and social support on the relationship between exposure to violence and Post Traumatic Stress Disorder (PTSD) among 280 secondary school adolescents in the Kwara State of Nigeria. Findings from this study indicate that social support, self-esteem and resilience have significant negative relationships with PTSD. Additional findings also suggest that all three variables moderate the relationship between exposure to violence and PTSD.

In the just discussed study, social support and resilience in addition to self esteem were used as moderator variables to determine their influence on PTSD. It will be intriguing to find out if social support will have direct relationship with resilience and also whether social support and resilience will interact to influence Work-family conflict.

### **2.2.8 Work-Family Conflict and Child Care**

Child care appears to be the topmost concern for most working mothers since traditional views still persists that child care is the sole responsibility of the woman. Working parents are saddled with finding different child care solutions for the different age-related needs of

their children (Cassirer & Addati, 2007). For instance, an older child say an adolescent can find his or her way to and back from school and see to his or her feeding before the parent arrives from work but not a preschool child who needs constant attention and care.

Using data from two national surveys in the United States of America and focusing on parents living with children below the age of 18 years, Nomaguchi (2009) tried to find out what accounts for the increase in work-family conflict among employed adults between the years 1977 to 1997. Findings from the study suggested that age, race or ethnicity of the parents, the number of children and the age of the youngest child did not show significant relationships with work-family conflict. However, having younger children was related to greater work-family conflict.

In a different study, Mahpul and Abdullah (2011) scrutinised the relationship between perceived work-family conflict and socio-demographic and family characteristics of mothers in Malaysia. Eight hundred and one working mothers having at least one child were interviewed. Findings from their study revealed that a mother's experience of work-family conflict increases as the number of children she has also increases. Additionally, the study also found that the type of child care arrangement a mother uses also influences her experience of work-family conflict. For instance, mothers who used an informal child care arrangement involving friends and neighbours tend to face greater conflict as compared to those who utilised kinship child care arrangements involving husbands, an older child or other family members. Furthermore, the study disclosed that the prevalence of conflict was higher among mothers with children aged between 7 to 12 years as compared to mothers with children between the ages of 13 to 24 years.

Ciabattari (2005) in her study on single mothers, social capital and work-family conflict examined how social capital affects work-family conflict among low income unmarried

mothers and also how both social capital and work-family conflict affect employment stability. The above study found that the likelihood of working part time against working full time for low-income women increases with difficulty of dealing with child care. In addition, knowing someone they can count on to provide child care reduces the work-family conflict for low-income women. There was however no significant effect for higher-income women.

Measuring the work-life balance of people who do not have children, Waumsley, Houston and Marks (2010) administered two questionnaire surveys to two large United Kingdom trade unions. Nine hundred and forty female trade union members who worked full-time and were office – based workers responded to the questionnaires. The objective of Waumsley et al.'s (2010) study was to examine whether existing work-family and family-work conflict measures could be adapted by subtle changes in wording to measure work-life and life-work conflict for women with children and those without children. Results from the study indicate that from both unions, women with children experienced more work-family conflict or work-life conflict as compared to those without children.

From the above review of literature, it is apparent that working women with children face a daunting task of trying to find the appropriate means of child care for their children. This in effect can affect their concentration at work. This suggests that the ages of children appear to have an effect on a woman's experience of work-family conflict. So, the present study sought to explore any differences between women who have younger children and those with older children.

### **2.3 Statement of Hypothesis**

Based on the literature reviewed and the objectives of this study, this section highlights the set of hypotheses to guide this work;

- Social Support will be negatively correlated to and significantly predict Work-family conflict.
- Resilience will be negatively correlated to and significantly predict Work-family conflict.
- There will be a significant interaction effect of Social Support and Resilience on Work-family conflict.
- The experience of Work-family conflict will be higher for women in the formal sector than those in the informal sector.
- Women with younger children (ages below 14 years) will experience more Work-family conflict compared to those with older children (ages 14 years and above).

## CONCEPTUAL FRAMEWORK

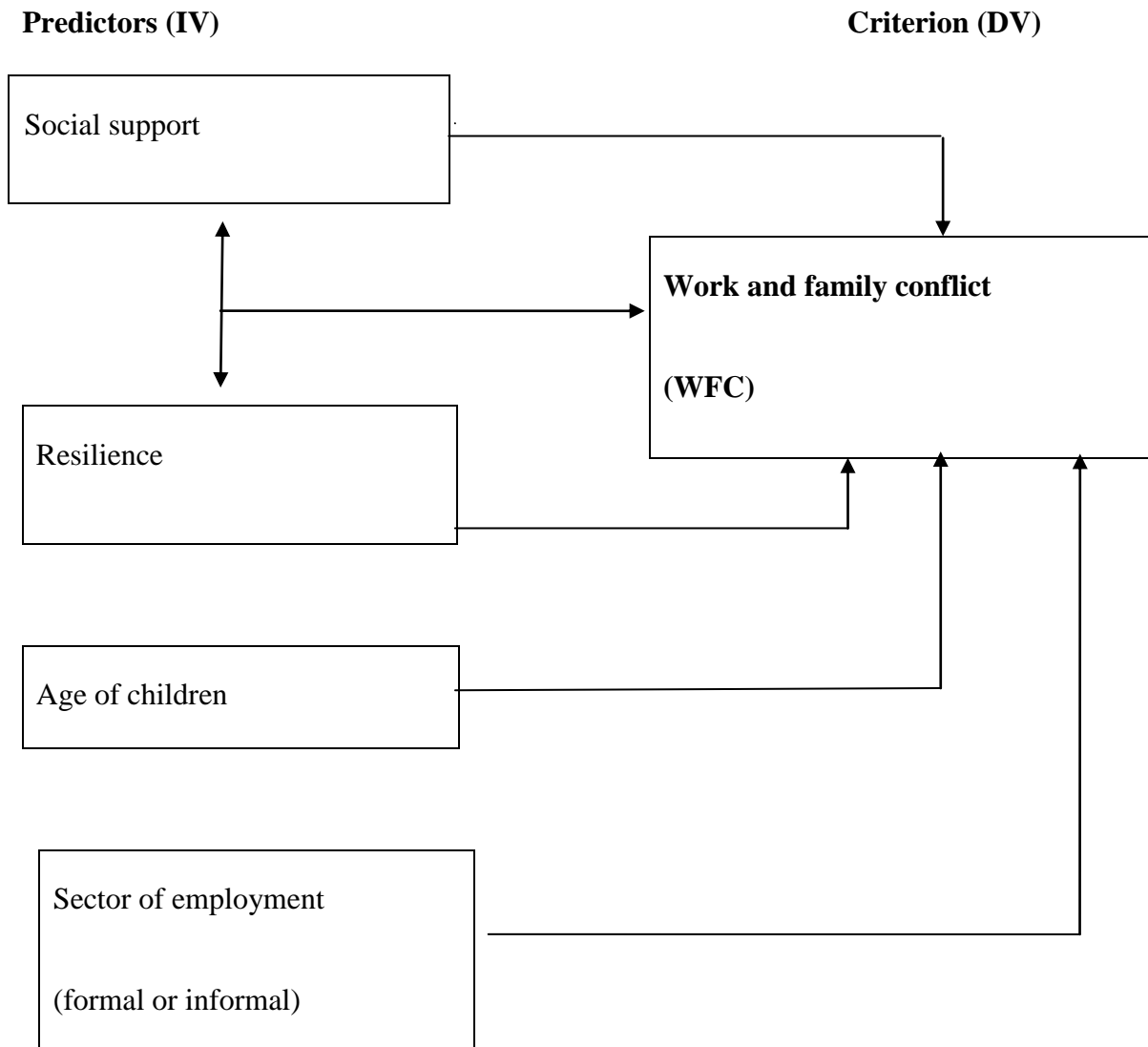


Figure 1: A schematic representation of the hypothesized relationship between the Predictors and the criterion.

Figure 1 shows the hypothesised relationship between the independent variables (IVs) and dependent variable (DV). Social support and resilience are the two main independent variables whose influence is being investigated on WFC. Age of children and sector of

employment are also considered as demographic variable in the hypothesised model. The framework also shows the interactive effect of social support and resilience on WFC.

## 2.4 Operational Definition of Key Terms

For the purposes of this study the following terms have been defined as follows;

**Work-family conflict:** The inter-role conflict that people experience as a result of the incompatibility of their work and family roles.

**Social Support:** the help and assistance one gets from spouse, relatives and friends. It could be assistance in child care, doing home chores, counseling and encouragement in times of work stress and troubles concerning the workplace or the home.

**Resilience:** A psychological quality that allows a person to cope with and respond effectively to life stressors.

**Formal sector:** All types of employment with regular hours and wages and that are recognized as income sources on which income taxes are paid.

**Informal sector:** All types of employment that are not formally recognized and with no fixed wages or hours of work but contribute to taxes through levy.

**Market women:** women whose day-to-day work involves buying and selling in a setting located in the market.

**Bank Ladies:** women formally employed and working in a bank and financial institution.

**Extended family:** other relations of a family other than the nuclear family of husband, wife and children. These relations that include uncles, aunties, grandmother, grandfather, etc

**House help:** A female assistant who usually supplements the carrying out of household chores including child care.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0 Introduction**

This chapter outlines the various methodological approaches that were utilized for the study. Most notably, methodological considerations such as design of study, sample and sampling technique, measuring instrument for study and procedure for data collection are outlined.

#### **3.1 Research Design**

The main aim of the study was to investigate the influence of social support and resilience on work-family conflict among Ghanaian women. The present study is quantitative in nature and specifically a cross-sectional survey. A quantitative design is applicable in this study as the researcher aims at quantifying the level of work and family conflict among formally employed women and their counterparts in the non formal employment sector as well as the social support and resilience available among these women residing and working in the busy city of Accra. It is a cross-sectional survey because participants were drawn from varying backgrounds, different settings and organizations thus, a formal sector (Bank setting) and an informal sector (Market setting) at one point in time. This is an appropriate design because the study sought to search for an understanding to the work and family conflict, social support and resilience situation among women in Ghana. This knowledge will provide valuable information for the Ghanaian employment workforce in the development of regulations that enhance productivity as well as promote family bonds. The variables going to be investigated are Work-Family Conflict (the dependent variable), Social Support and Resilience (the independent variables).

### 3.2 Setting

Considering the introduction of competition into the economy through the active encouragement of the private sector and foreign direct investment (Grant & Yankson, 2003), there has been an intensified trend of differentiation in the urban economy. An example is a more visible presence of foreign companies such as banks as well as more widespread home-based micro-economic enterprises including shopping centers and several markets. There are 25 Class 1 Banks in Ghana and 270 Branches of these Banks are located in Accra.

The Banks within the Accra metropolis and the Makola market constitute the study setting. The Makola market has been the centre of trade in Ghana, the chief wholesale and retail market center in Accra, and the heart of a market system that evolved over centuries (Robertson, 1983). The daily attendance of traders in the Makola Market numbers over 25 000 including both men and women, and 70% of the food for Accra households come from the Makola market (Robertson, 1983). The market women are involved in all kinds of trading activities. These include, Wholesalers in cloth, provisions, hardware, wholesalers in fish and fish products, Market stallholders, kiosk owners and Retailers at fixed street and home locations, large-scale bread and kenkey sellers. Other prepared food sellers, occasional traders, fixed location (renters, etc.) traders, Hawkers- prepared foods vendors and petty items sellers of ingredients such as tomatoes, pepper, okra, etc.

The traders in Makola market comprised of women from diverse ethnic background and cultural groups who speak mostly Ga, Twi, Ewe and Hausa. Some of the market women also speak English in addition to the indigenous Ghanaian Languages of Ga, Twi, Ewe or Hausa. The questionnaires for the study was therefore, translated from English to Twi and Ewe because most of the participants from the market could express themselves in Twi and a few could also express themselves in Ewe.

### **3.3 Population**

This study was conducted within the informal and formal sectors of Ghana, specifically the markets and the banks. Purposive sampling technique was used in selecting the banking field and the market out of the many fields within the informal and formal sectors in Ghana.

Polit and Beck (2001) indicated that the target population is usually the total group of subjects the investigator is interested in and to whom the results could reasonably be generalized. The population for this study was all market women involved in trading in the Makola market (informal sector) and women Bankers (formal sector) in the Accra metropolis. Accra is chosen because of the diverse nature of its inhabitants regarding socio-economic activities such as trading and banking services. This is due to the fact that it is the most populated city with over five million people (Ghana Statistical Service, 2010), as many people migrate from different parts of the country for economic activities. This makes the chosen population fairly representative of the larger Ghanaian population. This study will also focus on only women as this group of population continues to be predominantly responsible for child care and household chores making their career prospects hinge on their ability to balance work and family adequately.

### **3.4 Sample**

A sample is a representative subgroup of the population that meets the research's criteria for inclusion (Polit & Beck, 2001). The sample of a study needs to be carefully selected if there is to be any confidence that the findings from the sample are similar to those found among the rest of the category under investigation (Pal, 2009).

As it was not possible to create a sampling frame of the target population, a probability sample was not possible. The decision was therefore taken to use a convenient sampling

method. Using convenient sampling the researcher used persons who were readily available for the study.

Participants were drawn from (20) different banking institutions and the Makola market in the Accra metropolis. Participants from the banks are found to be suitable for the study because of the unique nature of their work (e.g. working long hours, working on weekends, etc.). Also the Makola market was found to be suitable because of the location and the high population of women traders in the area (The large population of traders means more competition hence women will have to leave home very early to beat traffic.). This makes it more likely for the variables under study to be investigated among them.

The targeted sample size was 300 made up of 150 from each of the sectors under study. The targeted sample size is consistent with Tabachnick and Fidell's (1996) suggestion that for a survey research, the acceptable sample size should be determined by the relation:  $N > 50 + 8M$ ; where  $M$  = the number of independent variables to be used. The present study has two independent variables (hence  $M = 2$ ). By Tabachnick and Fidell's (1996) prescription, the sample size for this present study should not be less than 66 (i.e.  $50 + 8(2)$ ). In view of this, a total of 205 questionnaires were distributed to the 20 banking institutions and 151 to the women traders at the Makola market. Out of the 205 questionnaires distributed to the banks, only 149 were returned. However, out of the questionnaires that were returned, only 143 were used in the analysis. Six questionnaires were excluded from the data analysis. Specifically, four questionnaires were excluded because they were filled by people who were neither married nor had at least one child living with them. This was however surprising given the fact that clear instructions were given concerning those who qualified for the study. It could be said that these people opted to respond to the questionnaires out of curiosity. Two of the questionnaires were

excluded because of missing data. Missing data are data that the researcher desired to collect but never got into his/her database for subsequent analysis (O'Rourke, 2003).

According to O'Rourke missing data can reduce the effective sample size for the study, which in turn results in a loss of statistical power. Howell (2009) however proposed two main ways of dealing with missing data, *pairwise deletion* where each element of the intercorrelation matrix is estimated using all available data, and *listwise deletion* which involves simply omitting those cases with missing data and running the analyses on what remains. In the interest of acquiring accurate and generalizable results, and given that the remaining sample size was sufficient to complete the analyses the listwise deletion method was used to deal with missing data in this study. In view of this, the two cases of missing data were excluded from the analyses. On the other hand, all the 151 questionnaires distributed to the women traders were retrieved. This is because the researcher had to translate most of the items on the questionnaire into either Twi or Ewe for the participants. Due to this, the researcher ensured that the questionnaires were filled out completely and adequately and were retrieved immediately.

In total, 356 questionnaires were distributed out of which 294 questionnaires were used in the analysis yielding a response rate of 82.58%. The response rate was encouraging in line with Babbie's (1998) recommendation that a 60% response rate is good. The distribution of the different categories of the demographic data was analysed for each group of women and presented in Table 1.

**Table 1: Demographic characteristics of the respondents categorised into Formal and Informal Sectors**

Variable	Formal		Informal	
	<i>Frequency</i>	<i>Percent</i>	<i>Frequency</i>	<i>Percent</i>
<b>Marital Status</b>				
Single	11	7.7	19	12.6
Separated, Divorced	14	9.8	14	9.3
Widowed	5	3.5	19	12.6
Married	113	79.0	99	65.6
<b>Education</b>				
Primary			30	19.9
Senior Secondary	9	6.3	40	26.5
Tertiary	73	51.0	18	11.9
Postgraduate	56	39.2	1	.7
Other	5	3.5	62	41.1
<b>Religion</b>				
Christian	132	92.3	130	86.1
Moslem	11	7.7	20	13.2
Other			1	.7
<b>Sector</b>	143	48.6	151	51.4
<b>Tenure</b>				
Below 2 years	18	12.6	13	8.6
2-5 years	62	43.4	15	9.9
Above 5 years	63	44.1	104	68.9

The demographic analysis also indicated that the minimum Age of the respondents from the Formal sector was 24 years while the maximum was 59 years ( $M = 37.45$ ,  $SD = 8.907$ ). That for the Informal Sector ranged between 21 years and 62 years ( $M = 43.84$ ,  $SD$

= 10.582). It is worth noting that by the retirement condition in the formal setting, it was not possible to have women within the age group of 60 – 69 years for women in the formal group. The minimum number of dependents each respondent from the Formal sector had was 1 and the maximum was 6 ( $M = 1.88$ ,  $SD = 1.270$ ). The minimum number of dependents each respondent from the Informal sector had was 1 and the maximum was 8 ( $M = 3.10$ ,  $SD = 1.586$ ). As shown in Table 1, the commonest level of education among women in the formal group was the tertiary level, 50.7% ( $n = 73$ ) while that among the women in the informal group was what was described as others, 41.1% ( $n = 62$ ). This included no formal educational background, Junior Secondary School and all other non-secondary commercial, technical and vocational schools. Most of the women in this study were Christians; 86.1% for the informal group and 92.3% for the formal group.

### **3.5 Sampling Techniques**

The banks were conveniently sampled. This is in view of the fact that not all banking institutions were interested in granting approval for data to be collected from their employees for the study. Consequently, those who granted approval were used. The convenience sampling technique was however used in selecting participants for the study. This technique made it possible for the right people who are suitable for the study to be selected. Again since the study is interested in women working in either the formal or informal sector with at least one child living with them, the convenience sampling technique was appropriate. Thus, in each bank and in the market prospective participants who qualified for the study were first identified after which those who gave their consent to participate in the study were given the questionnaire. It must however, be noted that not all who qualified were eager to participate in the study.

### 3.5.1 Sampling Criteria

To qualify for the study:

- participants must have at least one child or more living with the family and either be single, married, separated, divorced or widowed. This criterion is set to ensure that participants chosen for the study have a family life of some sort making the investigation of the family aspect of the work-family construct possible as per the scale used.
- Participants must be aged 18 years and above
- Participants must be living in the Accra metropolis and
- Participants must be willing to participate

### 3.6 Instruments

The main instrument for the study was a questionnaire made up of three different questionnaires. It was categorized into four main sections; A, B, C and D. Section A sought information regarding the demographic characteristics of the respondents, Section B investigated the experience of work-family conflict among participants, Section C measured the amount of social support the individual enjoys and Section D the resiliency of the participant. The sections are elaborated below:

#### *Section A: Personal Data*

The personal data section consisted of items which investigated the respondent's demographic characteristics such as marital status, number of children, age, type of occupation, educational level and tenure. Here respondents were required to tick characteristics that described them and provide information where applicable. Since the

demographic variables could possibly relate to the study variables, they are sought for so that the relationship among them could be determined and controlled. The demographic information is also to enable the researcher give some description of the sample to be used.

### ***Section B: Work-Family Conflict***

The work-family conflict scale by Duxbury and Higgins (1991) was used. This scale investigates the experience of work-family conflict among workers. It consists of nineteen (19) items with fourteen (14) items drawn from Bohlen and Viveros-Long's (1982) Job-Family Role-Strain scale and five (5) items from Pleck (1979). When combined, they measure the overall work-family conflict construct. An example of an item on the scale is "I have a good balance between my job and my family time". Respondents were required to respond on a seven point likert scale ranging from strongly agree to strongly disagree. Responses were scored from 1 to 7 (1 = Strongly Disagree, 2 = Moderately Disagree, 3 = Disagree, 4 = Neither agree nor disagree, 5 = Agree, 6 = Moderately Agree, 7 = Strongly Agree). It is reported by Duxbury and Higgins to have a reliability coefficient (cronbach alpha) of 0.88 and 0.90 in two studies and a good discriminant validity. The cronbach  $\alpha$  for this study was 0.88.

### ***Section C: Social Support***

The Multidimensional Scale of Perceived Social Support by Zimet, Dahlem, Zimet and Farley (1988) was used. It is a twelve (12) item scale with responses ranging from 1 (very strongly disagree) to 7 (very strongly agree). The items on the scale tend to divide into three factor groups relating to the source of the social support the individual receives. These sources are namely, family, friends or significant other. Some items respondents

were required to respond to include, “my friends really try to help me” and “my family is willing to help me make decisions”. The coefficient  $\alpha$  reported for this measure by Zimet et al. is 0.88. A coefficient  $\alpha$  of 0.83 was realized for this measure in this study.

### ***Section D: Resilience***

Resilience was measured with a fourteen-item scale ( $\alpha = .91$ ) adapted from Wagnild and Young’s (2009) Resilience Scale. Using a scale of 1 (Strongly Disagree) to 7 (Strongly Agree), respondents were required to circle the number which best indicates their feelings about a statement. All items are positively worded. The possible range of scores is from 14 to 98. A score greater than 90 indicate high resilience, a score of 61 to 89 indicates moderately low to moderate resilience, and a score below 60 indicates low resilience (Wagnild & Young, 2009). Some of the items include “I feel proud that I .have accomplished things in life”, I feel that I can handle many things at a time”.

As reported by Wagnild and Young (2009) it has an internal consistency of 0.91. The coefficient alpha for this study was 0.90.

#### **3.6.1 Translation of questionnaires**

The above four sections of the questionnaire were translated into the Twi and Ewe dialects for data collection among the informal sector sample. The translation was achieved by first of all giving the original questionnaire to students to translate into the Twi and Ewe dialects. These were students who could read, write and speak the Twi and Ewe dialects fluently. To ensure equivalence in all the questionnaires and iron out any inconsistencies, the translated questionnaires were then given to two lecturers at the African Studies Department of the University of Ghana to translate back into the English version without prior knowledge of the original questionnaire. Some inconsistencies were noticed. The

original questionnaire was then sent back to the lecturers for the necessary corrections to be made.

### **3.7 Procedure**

Two major stages were involved in this study. The first were procedures involved in the pilot study and the second those involved in the main study. The procedures involved in the pilot study are elaborated below.

#### **3.7.1 Pilot Study**

The present study was preceded by a pilot study, one which sought to examine whether the proposed instruments were appropriate for the study. In other words, it mainly sought to examine how reliable the instruments were and their general suitability for the study. To this end, one banking institution and a market were conveniently sampled from which twenty (20) participants were purposively selected for the study. Ten (10) participants for each of the sectors in this study. Reliability analysis (Cronbach  $\alpha$ ) of the data obtained yielded the following results.

The work-family conflict sub-scale of the questionnaire yielded a Cronbach  $\alpha$  of 0.84. A Cronbach  $\alpha$  of 0.93 was observed for the social support sub-scale. Subsequently, item 6 on the work-family conflict sub-scale was deleted from the main study because participants expressed some difficulty in differentiating it from the preceding item which was item 5. Item 5 read 'I feel physically drained when I get home from work' and item 6 read 'I feel emotionally drained when I get home from work'. Some items on the social support scale were also reworded to suit the Ghanaian cultural context. For instance 'my family really tries to help me' was changed to 'my extended family really tries to help me'. This is to help differentiate between the help one gets from the nuclear family (ie. Spouse and

children) and the extended family. The resilience sub-scale also yielded a Cronbach  $\alpha$  of 0.89. Items 1 and 3 on the resilience sub-scale were reworded to make them more meaningful since participants in the pilot study expressed some ambiguity with the sentence. Item 1 originally read 'I usually manage one way or another' was restated as 'I usually manage issues one way or another' whilst item 3 originally read 'I usually take things in my stride' was restated as 'I usually cope with situations easily as they occur'.

The duration for the data collection was approximately one week and was specifically done in the last week of April 2012.

### **3.7.2 Main study**

Permission was first sought from the organizations which were selected for the study. These involved twenty banking institutions in the Accra metropolis. The organizations were conveniently selected and this was done based on ease of accessing the participants for the study. After permission had been granted, the researcher sought the assistance of an agent (in most cases someone from the HR Department or a senior member) of the organization to select and administer the questionnaires to the participants based on their consent and willingness to participate in the study. The participants were however purposively selected bearing in mind the need for them to be married or separated, divorced or widowed with at least one child living with them. The workers were approached individually and their suitability for the study determined. After prospective participants had been identified as being suitable for the study, their permission was sought to participate in the study. Participants were drawn from different ranks and sections of the banks. It must be noted however that not all the workers who qualified for the study and were approached expressed interest in the study. Some also reluctantly agreed to participate. This is a possible reason why a good number of the questionnaires

sent out could not be retrieved. All those who gave their consent to participate in the study were then given the questionnaires to respond to. These included questionnaires on Work-Family Conflict, Social Support and Resilience. There was also a portion for demographic data. The questionnaires contained clear details on how to fill them correctly. Nonetheless, the researcher and her assistant elaborated more on the instructions before handing over the questionnaires to the respondents.

To assure them of the confidentiality that would be attached to the information, they were told not to write their name anywhere on the questionnaire since that information was not needed. In anticipation that the workers may be busy at the time the researcher gets to their organization, participants were given about three days to respond to the questionnaires after which the researcher and her assistant went back for them. The time needed to respond fully to the questionnaire was however about twenty minutes. The above description was for participants in the formal sector. For those in the informal sector, participants were approached individually and their suitability for the study was ascertained by the researcher. After the purpose of the research had been explained to them and their consent sought, depending on which of three languages they were most comfortable with (ie. English, Twi and Ewe), the researcher proceeded to interview them. Even though the average time needed to respond to the questionnaire was about twenty minutes, the researcher sometimes spent between thirty to forty minutes with a single participant due to interruptions from customers and prospective buyers in the market place. In other situations participants went into long narratives in their attempt to describe their work and family situation. The duration for the data collection was about five (5) weeks. Data collection started in the last week of May 2012 and ended in the first week of July 2012. After data had been collected, it was then scored and coded for statistical analysis.

### **3.8 Ethical Consideration**

The Ethics Code as set out by the American Psychological Association (APA, 2002) provides a common set of Consent, psychologists should inform participants about (1) the purpose of the research, expected duration, and procedures; (2) their right to decline to participate and to withdraw from the research once participation has begun; (3) the foreseeable consequences of declining or withdrawing; (4) reasonably foreseeable factors that may be expected to influence their willingness to participate such as potential risks, discomfort, or adverse effects; (5) any prospective research benefits; (6) limits of confidentiality; (7) incentives for participation; and (8) whom to contact for questions about the research and research participants' rights. They also provide opportunity for the prospective participants to ask questions and receive answers.

The researcher took certain steps to ensure that the ethical issues outlined above were observed in this present study. What was expected of participants was explained to them both in word and writing (as part of the instructions on the questionnaire) and their consent respectfully sought. It was also explained to them that there was no foreseeable risk, discomfort or adverse effect should they decline to participate in the study and that their participation was completely voluntary. In view of this, they were not offered any inducements to participate in the study. Finally, the researcher provided her contact (address and phone number) on the questionnaire should the participants have questions to ask about the research.

## CHAPTER FOUR

### RESULTS AND ANALYSIS

#### 4.0 Introduction

The study generally examined the influence of resilience and social support on Work Family Conflict (WFC) among women in both the informal (i.e. market women) and formal (i.e. bank workers) sectors. Other areas that the study explored were the extent to which women in the informal sector as well as those in the formal sector experience WFC and the influence of the age of dependents on the experience of WFC. In all, five hypotheses were stated and tested using the statistical package for social sciences (SPSS) version 17.0.

Both descriptive and inferential statistics were used to analyse the data. The normality of the data obtained for the study was verified. The analysis revealed that all the study variables (work-family conflict, social support and resilience) were normally distributed (Table 2). According to Tabachnick and Fidell (2001), a variable is normal when, the value for skewness and kurtosis range between  $\pm 1$ . All the variables were accordingly used in the analysis. Reliability coefficients (Cronbach's  $\alpha$ ) were also computed to establish the reliability of each of the scales in the questionnaire. The analysis found all the values to be above the threshold of 0.70 reported as appropriate for psychometric analysis (Nunnally, 1978). Finally, the Pearson correlations among all the variables under study as well as the demographic variables were also computed and the summary of the results presented in Table 3. The two main tests used for the inferential statistics include multiple regression analysis and the two-way Analysis of Variance.

**Table 2: Descriptive Statistics and Reliability Indices of Study Variables (N = 294)**

	<i>Minimum</i>	<i>Maximum</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Skewness</i>	<i>Kurtosis</i>	<i>Alpha</i>
Social Support	12	154	49.66	16.673	.683	.383	.83
Resilience	15	98	74.38	10.840	-.577	.496	.90
Work Family Conflict	35	129	79.87	19.377	.381	-.573	.88

**Table 3: Pearson's Correlation Coefficient among the Demographic and Study Variables**

<i>Demographic variables</i>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
<b>1.</b> Age	-						
<b>2.</b> Number of Dependents	.579**	-					
<b>3.</b> Number of Employees	.077	.065	-				
<b>4.</b> Tenure	.581**	.426**	.171	-			
<i>Study Variables</i>							
<b>5.</b> Work Family Conflict	-.183**	-.054	-.010	-.192**	-		
<b>6.</b> Social Support	-.153**	-.204**	-.153	-.082	-.161**	-	
<b>7.</b> Resilience	.013	-.174**	-.014	.027	-.271**	.268**	-

\*\*  $p < .01$ , \*  $p < .05$ ,  $N=294$

Table 3 presents the correlations among the the demographic and study variables and their reliabilities. Most of the correlations indicated significant relationships. For instance the relationship between work-family conflict and tenure ( $r = -.192$ ), social support and work-family conflict ( $r = -.161$ ) and social support and number of dependents ( $r = -.204$ ) were

found to be significant. Correlations between work-family conflict and number of dependents ( $r = -.054$ ), social support and tenure ( $r = -.082$ ) however did not indicate any significant relationships. Overall, most correlations indicated moderate and positive relationships among the variables.

#### **4.1 Test of Hypotheses**

Multiple Regression Analysis and the two-way Analysis of Variance were the main statistical tests used to test the hypotheses of the study. Multiple regression is a statistical technique that allows us to predict someone's score on one variable on the basis of their scores on several other variables. That is, it allows us to find out how one variable influences another. This test was thus used to find out to what extent Social Support and Resilience predicted Work Family Conflict (Hypotheses 1 & 2). Finally, the two way ANOVA was used to test hypothesis three, four and five. This test was appropriate given the fact that hypothesis three sought to investigate the interaction effect of social support and resilience on work family conflict. Hypotheses four and five on the other hand sought to find out whether there were differences in work family conflict among workers in both the formal and informal sectors and also among female workers with dependents above or below 14 years.

#### **HYPOTHESES ONE AND TWO**

**H1:** Social Support will be negatively correlated to and significantly predict Work-family conflict.

**H2:** Resilience will be negatively correlated to and significantly predict Work-family conflict.

As indicated earlier, the standard multiple regression (Table 4) was used to test these hypotheses. The results are presented below.

**Table 4: Results of Standard Multiple Regression Analysis for Social Support and Resilience as predictors of Work family Conflict**

Model		<i>B</i>	<i>Std. Error</i>	<i>B</i>
1	(Constant)	110.357	7.442	
	Social Support	-.293	.066	-.252***
	Resilience	-.605	.101	-.339***

$$R^2 = .132, ***p < .001$$

Result from the standard multiple regression analysis indicated that both Social Support and Resilience made significant contributions to the model [ $F(2, 291) = 22.199, p < .01$ ]. Looking at the variables individually, Social Support ( $\beta = -.252, p < .01$ ) and Resilience ( $\beta = -.339, p < .01$ ) both significantly predicted Work Family Conflict negatively. This suggests that the more social support and resilience employees have the less work family conflict they will experience and vice versa. Both social support and resilience accounted for 13.2% of the variance in Work Family conflict. Thus, hypotheses 1 and 2 stated as ‘*Social Support will be negatively related to and significantly predict Work-family conflict*’ and ‘*Resilience will be negatively related to and significantly predict Work-family conflict*’ were both supported by the result.

### HYPOTHESES THREE

There will be a significant interaction effect of Social Support and Resilience on Work-family conflict. The two way ANOVA was used to test this hypothesis. Summary of results are presented below in Tables 5 and 6.

**Table 5: Summary of means and standard deviations for Work Family Conflict based on Social Support and Resilience**

Social Support	Resilience	Mean	Std. Deviation	N
High	Low	80.88	20.820	94
	High	72.05	15.654	55
	Total	77.62	19.495	149
Low	Low	85.18	21.959	62
	High	79.93	16.323	83
	Total	82.17	19.046	145
Total	Low	82.59	21.314	156
	High	76.79	16.463	138
	Total	79.87	19.377	294

**Table 6: Summary of two-way ANOVA results for Work Family Conflict based on Social Support and Resilience**

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Social Support	2597.501	1	2597.501	7.187	.008
Resilience	3477.251	1	3477.251	9.622	.002
Support * Resilience	224.699	1	224.699	.622	.431
Error	104805.164	290	361.397		
Total	1985373.000	294			

The analysis indicated that the main effects for Social Support [ $F(1, 290) = 7.187, p < .05$ ] and Resilience [ $F(1, 290) = 9.622, p < .05$ ] were all statistically significant. The interaction effect between Social Support and Resilience was however not significant [ $F$

(1, 290) = .431,  $p > .05$ ]. This implies that Social Support and Resilience did not significantly interact to affect Work Family Conflict. In view of this the third hypothesis that *there will be a significant interaction effect of Social Support and Resilience on Work-family conflict* was not supported.

**Table 7: Pearson correlation for relationship between social support and resilience**

Variable	Mean	SD	N	r	Sig
Social support	49,6203	16,65838	294		
				.265**	.000
Resilience	74,4102	10,83603	294		

\*\* Correlation is significant at the 0.01 level

Social support and resilience individually had a significant negative relationship with WFC; however there was no interaction between these two variables in influencing WFC. In order to find out if these constructs are related, the Pearson r Moment correlation was used to determine the relationship between these two constructs. Table 7 indicates a significant positive relationship between social support and resilience. This implies that the more a person receives help and assistance from their spouse, family or friends in relation to their child care and household responsibilities the more resilient the person is. Alternatively, this could also imply that resilient people have better social skills and so end up with more social support.

#### **HYPOTHESES FOUR AND FIVE**

**H4:** The experience of Work-family conflict will be more for women in the formal sector as compared to those in the informal sector.

**H5:** Women with younger children (below 14 years) will experience more Work-family conflict compared to those with older children (above 14 years).

The two way ANOVA was again used to test these hypotheses. Summary of results are presented in Tables 8 and 9 below.

**Table 8: Summary of means and standard deviations for Work Family Conflict based on Sector and Age of Dependent**

Sector	Age	N	Mean	Std. Deviation
Formal	Younger	106	87.03	16.20
	Older	38	83.26	18.27
	Total	144	86.04	16.79
Informal	Younger	50	80.26	13.93
	Older	100	76.31	11.10
	Total	150	77.62	12.22
Total	Younger	156	84.86	15.79
	Older	138	78.22	13.75
	Total	294	81.74	15.20

**Table 9: Summary of two-way ANOVA results for Work Family Conflict based on Sector and Age of Dependent**

Source	Type III Sum of			F	Sig.
	Squares	df	Mean Square		
Sector	2867.500	1	2867.500	13.486	.000
AGECAT	907.518	1	907.518	4.268	.040
Sector * Age	.468	1	.468	.002	.963
Error	61660.227	290	212.621		
Total	2032520.000	294			

Summary of the analysis indicated that the main effect for Sector [ $F(1, 269) = 13.486, p = .000$ ] was statistically significant. A look at the means indicated that women in the Formal Sector ( $M = 86.04, SD = 16.79$ ) experienced more work family conflict than those in the Informal Sector ( $M = 77.63, SD = 12.22$ ). Thus, the fourth hypothesis that *the experience*

*of Work-family conflict will be more for women in the formal sector than those in the informal sector* was supported.

On the other hand, the main effect for Age of Dependent [ $F(1, 269) = 2.889, p = .090$ ] was also statistically significant. This indicates that, Age of Dependent significantly affect the experience of work family conflict among female workers. The interaction effect between Sector and Age of Dependent [ $F(1, 269) = .027, p = .871$ ] was not significant. In view of this, the fifth hypothesis that *Women with younger children (below 14 years) will experience more Work-family conflict compared to those with older children (above 14 years)* was supported.

#### 4.2 Additional Analyses

Aside testing the hypotheses that were stated, the study also examined differences in Social support and Resilience among women in the formal and informal sectors as well as the interaction between the sectors and the independent variables on work-family conflict. The first analysis sought to examine differences in Social Support among workers in the formal and informal sectors. The independent t test was used to investigate this. Summary of the results can be found in Table 10 below.

**Table 10: Summary of independent t test results for Social Support and Resilience categorised by Sector**

	Sector	N	Mean	Std. Deviation	<i>t</i>	<i>df</i>	<i>p</i>
Social Support	Formal	143	58.13	15.541	9.745	292	.000
	Informal	151	41.64	13.457			
Resilience	Formal	143	77.61	12.196	5.189	292	.000
	Informal	151	71.32	8.327			

Summary of the results presented in table 10 above indicates that a significant difference exists in Social Support among workers in the formal and informal sectors ( $t(292) = 9.745$ ,  $p < .05$ ). Workers in the Formal sector ( $M = 58.13$ ,  $SD = 15.541$ ) scored significantly higher on Social Support than workers in the Informal sector ( $M = 41.64$ ,  $SD = 13.457$ ). It can therefore be concluded that *workers in the Formal sector enjoyed more social support than their counterparts in the Informal sector*

The second analysis sought to examine differences in Resilience with respect to employment sector (ie. Formal/Informal). The independent t test was used to investigate this. Summary of the results are presented in Table 10.

The results show that a significant difference exists in Resilience among workers in the formal and informal sectors ( $t(292) = 5.189$ ,  $p < .05$ ). Workers in the Formal sector ( $M = 77.61$ ,  $SD = 12.196$ ) again scored significantly higher on Resilience than workers in the Informal sector ( $M = 71.32$ ,  $SD = 8.327$ ). It can therefore be concluded that *workers in the Formal sector were more resilient than their counterparts in the Informal sector*.

The third analysis sought to examine the interaction between the sectors of employment (ie. Formal/Informal) and social support on work-family conflict. The two-way ANOVA was used to investigate this. Summary of the results are presented in Table 11 & 12 below.

**Table 11: Summary of means and standard deviations for Work Family Conflict based on Sector and Social Support**

Sector	Social Support	Mean	Std. Deviation	N
Banker	High	89.31	21.294	36
	Low	84.91	18.978	107
	Total	86.01	19.603	143
Trader	High	73.90	17.398	113
	Low	74.47	17.250	38
	Total	74.05	17.305	151
Total	High	77.62	19.495	149
	Low	82.17	19.046	145
	Total	79.87	19.377	294

**Table 12: Summary of two-way ANOVA results for Work Family Conflict based on Sector and Social Support**

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Sector	9233.592	1	9233.592	27.059	.000
Social Support	202.707	1	202.707	.594	.441
Sector * Support	341.703	1	341.703	1.001	.318
Error	98958.107	290	341.235		
Total	1985373.000	294			

Summary of the analysis indicated that the main effect for Sector [ $F(1, 290) = 27.059, p = 0.000$ ] was statistically significant. The main effect for social support was however not significant [ $F(1, 290) = 0.594, p = 0.441$ ]. The interaction effect was also not significant [ $F(1, 290) = 1.001, p = 0.318$ ] indicating that Sector did not significantly interact with Social Support to affect work family conflict.

The fourth analysis sought to examine the interaction between the sectors of employment (ie. Formal/Informal) and resilience on work-family conflict. The two-way ANOVA was used to investigate this. Summary of the results are presented in Table 13 & 14 below.

**Table 13: Summary of means and standard deviations for Work Family Conflict based on Sector and Resilience**

Sector	Resilience	Mean	Std. Deviation	N
Banker	Low	95.23	20.558	52
	High	80.75	17.021	91
	Total	86.01	19.603	143
Trader	Low	76.27	18.798	104
	High	69.13	12.224	47
	Total	74.05	17.305	151
Total	Low	82.59	21.314	156
	High	76.79	16.463	138
	Total	79.87	19.377	294

**Table 14: Summary of two-way ANOVA results for Work Family Conflict based on Sector and Resilience**

Source	Type III Sum of Squares	<i>df</i>	Mean Square	<i>F</i>	<i>Sig.</i>
Sector	15303.202	1	15303.202	48.824	.000
Resilience	7652.282	1	7652.282	24.414	.000
Sector * Resilience	882.059	1	882.059	2.814	.095
Error	90896.113	290	313.435		
Total	1985373.000	294			

The results as summarized in the tables above indicated that the main effect for Sector [ $F(1, 290) = 48.824, p = 0.000$ ] was statistically significant. The main effect for Resilience was also significant [ $F(1, 290) = 24.414, p = .000$ ]. The interaction effect was however not significant [ $F(1, 290) = 2.814, p = 0.095$ ]. This indicates that Sector did not significantly interact with Resilience to affect work family conflict.

### 4.3 Summary of Results

The main findings of the present study are as follows;

- Social Support was found to be negatively related to and significantly predict Work-family conflict among female workers.
- Resilience was also found to be negatively related to and significantly predict Work-family conflict among female workers.
- The interaction between social support and resilience was not significant.

- The experience of Work-family conflict was found to be higher for women in the formal sector as compared to those in the informal sector.
- Women with younger children were found to experience more Work-family conflict than those with older children.

## CHAPTER FIVE

### DISCUSSION

#### 5.0 Introduction

One of the most important social trends of contemporary society is the movement of women out of the home and into the labor force. Whilst most women enter into formal employment to utilise the skills and knowledge they acquired in school and also out of economic necessity, others still are steered towards informal employment which provides the best option for women in terms of flexibility and autonomy to successfully combine paid economic activity with family responsibilities (Cassirer & Addati, 2007). Regardless of these transformations, attitudes about working women have not changed since women are still expected to be mainly responsible for domestic chores and childrearing.

The aim of this study was to gain more understanding into the experience of work-family conflict among women in both the formal and informal sectors of Ghana. Underpinned by the conservation of resources and role theories, the present study investigated the role of social support and resilience on work-family conflict among Ghanaian women.

Results offer support to the proposition that social support and resilience allay the negative effects of stress which is a major by product of WFC. Interestingly however, additional findings also revealed that women in the formal sector had more social support and resilience than those in the informal sector yet the experience of work-family conflict was higher among women in the formal sector than the informal sector. In the ensuing paragraphs, findings of the study are discussed in detail. The findings of the study are also represented in Figure 2.

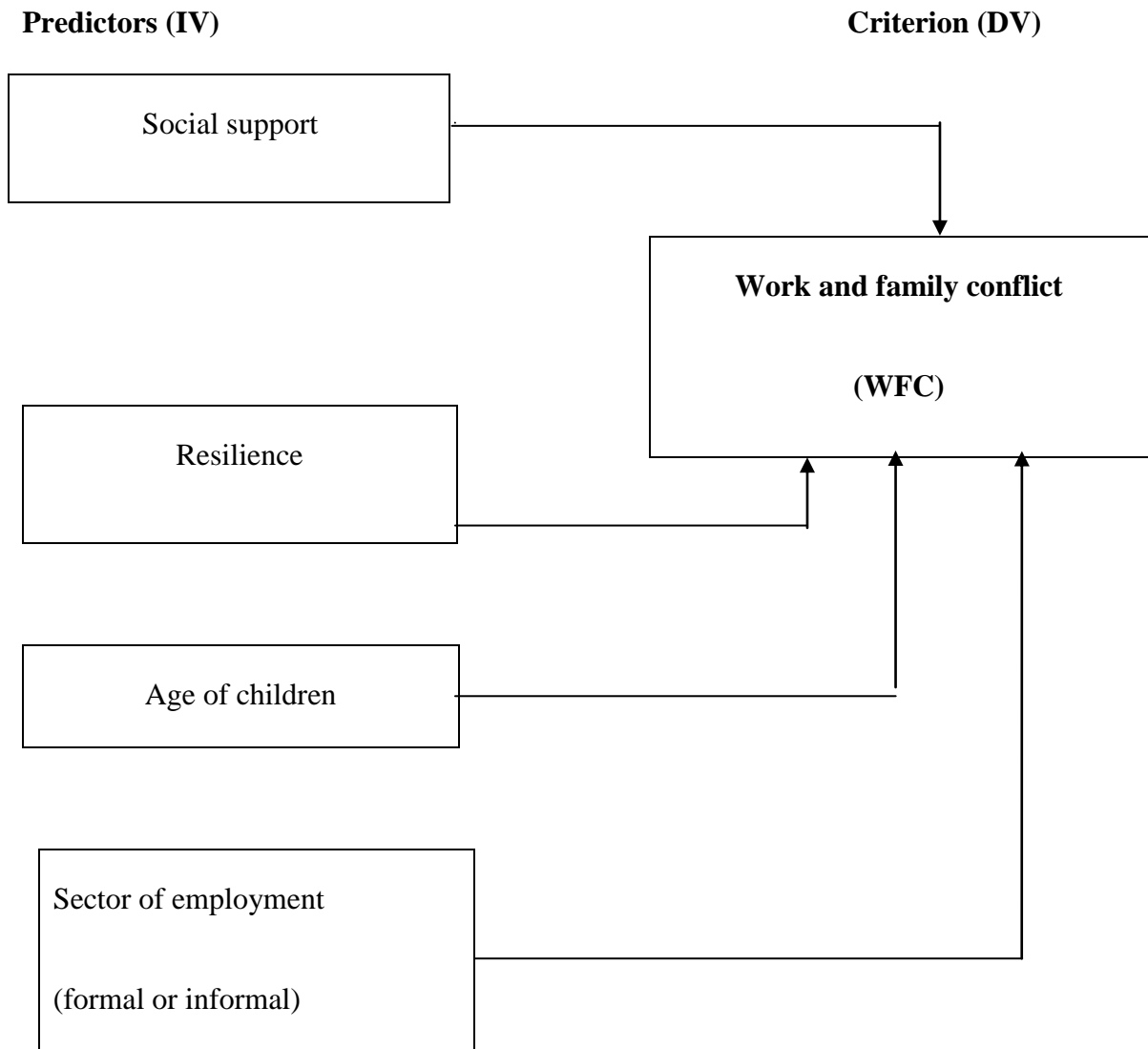


Figure 2: Summary of observed relationships among the variables investigated.

### 5.1 Work-Family Conflict and Social Support

Work-family conflict is predominant in contemporary society and social support has been found to alleviate the stress associated with it. Hypothesis 1 investigated the relationship between social support and the experience of work-family conflict among women. It was hypothesized that there will be a significant negative relationship between work-family conflict and social support. This hypothesis was supported by the results of the analysis

signifying that female workers who have more social support will experience less work-family conflict. Conversely, those who have less social support will experience more work-family conflict. This finding is in congruence with previous findings from other related studies across the globe (e.g., Burley, 1995; Carlson & Perrewé, 1999; Erdwins et al., 2001; Haar et al., 2012; Heilbrunn & Davidovitch, 2011; Kim & Ling, 2001; Kossek et al., 2011; O'Driscoll et al., 2004; Opoku Mensah, 2011; Thomas & Ganster, 1995; Van Daalen et al., 2006). The present study substantiates Erdwins et al.'s (2001) study which sought to obtain a more comprehensive picture of the factors related to women's role strain. Erdwins et al. (2001) observed in their study that the experience of work-family conflict and maternal separation anxiety is less for women who felt supported by their spouses and supervisors. The results of the present study indicate that women who have support or feel supported by their spouses and relatives experience less work-family conflict.

Unlike Erdwins et al. (2001) study where women indicated receiving support from their supervisors and spouses, in many Ghanaian homes, traditional views still persists about child care and household chores being the sole responsibility of a woman with assistance from other female relatives and domestic helpers. In other words, social support for most Ghanaian women stems from a female relative or a domestic helper. Considering the competitive work environment we have in Ghana presently, resulting in an increment in the number of hours mothers have to work, the absence of social support for mothers is likely to result in a strain since both the work and family roles are demanding and can place undue pressure on the woman.

Interestingly in the present study, women in the formal sector were found to have more social support than the women in the informal sector, yet, they experienced more work-family conflict as compared to their counterparts in the informal sector. Further analysis

also indicated that the main effect for sector on work-family conflict was statistically significant whilst the main effect for social support was not. The interaction effect between the sectors and social support was also not significant. This in effect indicates that sector does not interact significantly with social support to affect work-family conflict. What this means is that a woman's experience of work-family conflict is more dependent on the sector in which she works, (that is either the formal or informal sector) than on the social support she receives.

However, according to the conservation of resources theory, it was anticipated that social support will serve as a resource that will help reduce the WFC of women. A possible explanation for this outcome could lie in the fact that the formal sector sample of this study possessed higher education than the informal sample. Considering the least level of education among women in the formal group was the tertiary level, 51% (n = 73) while that among the women in the informal group was what was described as others, 41.1% (n = 62). This included no formal educational background and all other non-secondary commercial, technical and vocational schools. This is not surprising considering the informal sector in Ghana like other developing countries is characterised by people with lower educational background. The possibility is that respondents possessing high levels of education have the propensity to place work and career as fundamental to their identity and hence working longer hours and experiencing higher levels of work-family conflict. This is in line with Schieman and Glavin's (2011) findings which showed that college or graduate degree holders tend to report higher levels of work-family conflict than their colleagues with a high school degree.

A second probable explanation that can be attributed to this outcome lies in the sample used in this study. It is an undeniable fact that most bank employees if not all are required to report to work latest by eight o'clock in the morning and even though most banks are

closed to the public by four o'clock, their staffs stay on till about eight o'clock in the evening undertaking various other activities. Coupled with the current heavy traffic situation in Accra most workers are likely to get home after nine o'clock in the evening. It is therefore to be expected that mothers who work in banks especially those with preschool children rely on some form of social support. Even though from the present study there was evidence of social support for women in the banks in the form of a relative, an in-law or a domestic helper in relation to their child care or household chores, it still does not take away the fact that they don't get to spend enough time with their families. For instance a woman with preschool children working in a bank and having social support in the form of her mother might still experience WFC if she still has to leave home for work as early as 6:00 am and get home after 8:00 pm. This inevitably leads to work-family conflict for women bankers since there is an unequal balance between the time spent at work and with family. Social support therefore is a matter of necessity for women bankers considering their workloads and time schedules.

Another explanation for women in the formal sector experiencing more WFC despite having more social support could be that the contemporary educated Ghanaian woman tries to be independent and imitates the nuclear family lifestyle of the western world and in so doing ignoring the available social support at her disposal. In addition, women who lived with their parents whilst growing up and experienced the numerous problems their mothers had with house helps or relatives such as petty quarrels, lack of privacy, house helps taking over the household and even sometimes the husbands decide to avoid all these troubles by remaining independent and living with just their nuclear family. On the other hand, for women in the informal sector, social support will basically serve as an enhancer. This is so despite the fact that market women sometimes have to leave home in the early hours of the day to work in order to overcome traffic congestion in the city of

Accra, and from time to time some will have to travel long journeys to buy and cart their goods. Women in this sector run their own schedules hence they are able to handle their child care and household responsibilities by themselves. If they do have any social support, then it actually helps boost their work-family life since they are not constrained for time to spend with their families. Besides market women do not have regulations restricting children at their work place hence they can actually take their children along to work and have an older child watch over the little ones whilst they concentrate on doing their business. As reported by Cassirer and Addati (2007), family responsibilities cause most women to find work in the informal sector. Thus in the informal sector, workers do not have overwhelmed tasks to attend to and there are no prescription of laid down rules to be followed strictly. Working mothers may become self-employed where they decide when to go to work and the time of closing. Such conditions help the mothers to blend work with child care and would not lead to conflict since they are their own employers. This situation is not the same for women working in the formal sector, hence, despite having social support, women in the formal sector still face work-family conflict.

## **5.2 Work-Family Conflict and Resilience**

The study also examined the relationship between resilience and work-family conflict among women. It was proposed that resilience will have a significant negative relationship with work-family conflict. The results of the study have corroborated this assertion implying that the more resilience a female worker possesses the lesser her experience of work-family conflict and vice versa. Few researchers (e.g., Braunstein-Bercovitz et al., 2012; Green et al., 2011; Mohamed-Kohler, 2010) have considered the relationship between work-family conflict and resilience. However, the scarcity of literature on the

relationship between work-family conflict and resilience necessitated the above hypothesis.

Mohamed – Kohler (2010) found no relationship between work-family conflict and turnover using resilience as a moderator. The present study explored the relationship between resilience and work-family conflict and it was found out that indeed, there is a significant negative relationship between WFC and resilience. Resilience is known to be a trait that helps an individual deal adequately with stress and since WFC is known to produce stress, then it is most likely that, the more resilient a person is, the lesser the experience of WFC. The role theory suggests that, expectations associated with a role can actually lead to role conflict whilst the conservation of resources theory also implies that resources can be personal characteristics such as resiliency which can help mitigate the psychological stress that is experienced when there is a threat of resource loss, a failure to obtain more resources or actual resource loss. Results from the present study holds credence to these two theories as resilience was found to have a significant negative relationship with WFC. Thus, the role expectations from both the family and the work could create conflict for the woman. However when an individual possesses more resilience which is a resource then the stress that results from the conflict could be reduced.

Additional analysis from the independent t - test table also revealed that women in the formal sector are more resilient compared to their counterparts in the informal sector yet they experienced more WFC. As indicated in the previous hypothesis, the main effect for sector on work-family conflict was statistically significant. The main effect for resilience was also significant. Sector however did not interact with resilience significantly to influence work-family conflict. The deduction that can be made from this is that a

woman's experience of work-family conflict is dependent on the sector in which she works, (that is either the formal or informal sector) as well as the resilience she possesses.

In the formal sector, rules and laid down procedures are what govern each institution. Employees do not have the luxury of exempting themselves from work as they please. At all times, there are tasks to be attended to and deadlines to meet. With such procedures, employees need acquired resilience to cope within the competitive job environment since one's ineffectiveness could lead to being queried or even dismissal. Women in the formal sector therefore have attained resilience to manage workloads. However, this acquired resilience can enable them cope with their excessive workloads, but does not necessarily translate into being able to successfully balance their work and family roles adequately. WFC posits that much time spent on work significantly affects time that needs to be spent on the family and vice versa.

On the other hand, in the informal sector women work with their own schedules and are not required reporting to anyone. They are therefore at liberty to decide their time schedules. This flexibility in their work schedules inevitably gives them the opportunity to balance their work and family roles adequately despite their lower levels of resilience compared to their counterparts in the formal sector.

This notwithstanding, women in the markets work under very difficult and stressful conditions compared to their counterparts in the banks. Also majority of the market women have to leave home as early as 3 o'clock in the morning to buy their goods and prepare their wares for selling. They cannot even afford the luxury of staying home till later to see to their child care and household chores.

### **5.3 Interaction Effect of Social Support and Resilience on Work-Family Conflict**

As part of the aims, the researcher sought to explore the relationship between social support and resilience and how the two constructs could influence WFC. It was therefore hypothesized that there will be a significant interaction of social support and resilience on WFC.

Contrary to the expectation of the researcher, there was no interaction effect. Since social support and resilience did not interact to influence WFC, the researcher probed further to determine if there was a relationship between social support and resilience. A significant positive relationship was thus established between social support and resilience.

What then could account for this result since social support and resilience individually had a significant negative relationship with WFC? The implication for this finding is that when working women receive social support but are not resilient, they are still able to combine their work and family roles adequately. On the other hand, when working women are resilient but do not have social support, their experience of WFC is still reduced. This finding, despite the scanty literature on the interactive effect of social support and resilience on WFC agrees with McDermoth's (2010) study. McDermoth stress the importance of fostering resilience whilst at the same time assisting people to access their own existing supports and provide additional types of social support.

The fact that social support and resilience did not interact to influence WFC but then individually had significant negative effects on WFC implies that human resource practitioners in Ghanaian organisations and policy makers should consider individualised management strategy as the most appropriate remedy of dealing with WFC as suggested by Bernas and Major (2000). For instance women who are deemed to be high on resilience can be encouraged or nurtured to foster this resilience thereby reducing their WFC. On the

other hand, women who are deemed to have social support can be assisted to access this social support and in addition provide supplementary forms of social support such as an onsite day care centre. In this regard, individual resources are taken into consideration to effectively manage the work and family needs of women (Bernas & Major, 2000).

Many researchers have most often considered the relationship between social support and WFC and scarcely between resilience and WFC. It is recommended from the results of this study that future researchers replicate this finding to add more knowledge to the interactive effect of social support and resilience on WFC in the African context.

#### **5.4 Work-Family Conflict in the Formal and Informal Sectors**

The researcher postulated that women in the formal sector will experience more WFC compared to those in the informal sector. The results of the analysis corroborate this assertion. This implies that women working in the banks experience more WFC than their counterparts who work in the markets as market women. Few researchers (e.g., Mahpul & Abdullah, 2011) have compared the experience of WFC between the formal and informal sectors. Mothers working in the formal sector were found to experience more WFC compared to their counterparts in the informal sector. However, the paucity of literature on the comparison between the formal and informal sectors in relation to WFC necessitated this hypothesis. The findings of the study support the hypothesis. What this means is that the informal sector in Ghana provides women with more flexibility and autonomy to balance their work and family roles adequately than the formal sector. This revelation adds to existing knowledge of WFC literature.

Support for this hypothesis in the Ghanaian context might be the fact that most bank employees are saddled with excessive workloads. Coupled with this are the long hours

employees of banks have to work. This is due to among other things the competitiveness in the banking sector in Ghana presently. To outdo their competitors, most banks have extended their working hours and in addition to that increased the workload of their employees. In actual fact, such work demands hamper family cohesion and the performance of family responsibilities and duties. This is the case because employees may find it easier to sacrifice family time for work than to sacrifice work time for family. Voydanoff (2004) confirmed this in her study where she found that time and strain-based work demands lead to an increase in work-family conflict.

Suffice to say, the informal sector or for that matter the markets in Ghana are not devoid of competition. The high rate of unemployment, lack of public and private supports for family responsibilities and the high cost of living in Ghana makes the informal sector the only option that offers paid work for most people thereby creating competition in that sector as well. However, as a result of the flexibility and autonomy workers have in the informal sector, they are better able to combine their work and family roles adequately. This flexibility and autonomy was expressed by the market women during data collection when they made statements like “it’s my own job, if my child is not well I can decide to stay home and take care of him/her” or ‘I can decide to come to work late on certain days to complete my household chores’.

Another plausible explanation that could account for women in the formal sector experiencing more WFC than those in the informal sector lies in the pursuance of higher educational qualifications by most employees in the formal sector, especially the banks. It is not uncommon in Ghana today to find most bank employees in higher educational institutions pursuing further studies such as MBA’s or professional banking courses in order to be accomplished or for promotions. Women in this situation have taken on an

extra role, that is that of a student which adds up to the already multiple roles they are playing as a mother, wife, homemaker and an employee. This without doubt leads to an increase in the experience of work-family conflict for women in the formal sector.

### **5.5 Work-Family Conflict and Child Care**

Working women with children face a daunting task of trying to find the appropriate means of child care for their children. Difficulty with child care can affect concentration at work and also lead to stress. All over the world, women are known to carry the double burden of child care and wage employment. Women more than men find that their career prospects hinge on their ability to adequately balance their work and child care responsibilities (Sadasivam, 2000) The final hypothesis posited that women with younger children (below 14 years) will experience more work-family conflict than those with older children (14 years and above). The results of the study did reveal a significant difference in the experience of work-family conflict between women with younger children and those with older children. Women who had younger children were found to experience more work-family conflict as compared to women who had older children. What this means is that women with children in Junior High School and below have a difficulty balancing their work role and child care responsibilities adequately as compared to women with children in Senior High School and above.

This finding is in line with Mahpul and Abdullah (2011) and Nomaguchi (2009). For instance, Nomaguchi found that having younger children increases parents' experience of work-family conflict. This means that the special responsibilities of catering for younger children in addition to managing the home and working outside the home overburdens parents and results to work-family conflict. This is demonstrated in Ciabattari's (2005)

study where the researcher reported that difficulty with dealing with child care increased the work-family conflict of low-income mothers whilst for higher-income mothers there was no significant effect. It could be deduced that higher-income mothers could afford hiring a nanny and hence have no difficulty in dealing with child care.

In Ghana presently, pre-school, primary and Junior High School children are the ones likely to be below 14 years and hence are fully dependent on their parents for their daily care. Even though some children above 10 years can take up some responsibilities for themselves such as feeding themselves, going to school and getting back by themselves, they still need the constant supervision and attention of an adult. Unlike children above 14 years who are most likely to be in the Senior High School and therefore in boarding school since in Ghana the first time for most children to experience boarding school is in the Senior High School. Additionally, children above 14 years are more likely to be able to handle some household and care responsibilities such as cooking and looking after their younger siblings thereby providing assistance to the mother and in the long run reduce her work-family conflict.

Age of children therefore is an essential factor in understanding the relationship between child care and work family conflict. In addition to working outside the home, mothers who have to care for their younger children without any form of assistant leads to an increase in the experience of work-family conflict. As (Sadasivam, 2000) puts it, when women have few viable child care options, they turn to immediate or extended family members, usually a mother, mother-in-law, grandmother, older daughters or teenage relatives.

Another plausible explanation for the high incidence of work-family conflict among mothers with younger children could be that since younger children require a lot of care, attention and assistance, mothers in addition to performing their work roles and household

chores have the added role and responsibility of taking care of the needs of their younger children. Mothers with older children on the other hand actually do get assistance from their children in terms of household chores and helping to care for their younger siblings and this helps to ease off the workload of the mothers and thereby reduce their work-family conflict. The importance of caring for younger children is actually supported by most developmental psychologists' who stress the importance of early experiences in children's development (Santrock, 2001). For instance Sigmund Freud's psychoanalytic theory stressed that early childhood experiences with parents extensively shape an individual's development and Erik Erikson's psychosocial theory emphasized developmental change throughout the human life span. However both theories agree on the importance of having a warm, nurturing, sensitive care giving in the early years of life (Santrock, 2001). Working women with younger children therefore have a lot more responsibility regarding child care than women with older children and hence their higher experience of work-family conflict.

## **5.6 Limitations of the Study**

The present study is not without limitations that could have influenced the conduct and general results of the research. The foremost limitation concerns the translations of the scales used in the present study from English into two local dialects namely, Twi and Ewe. The translation was done by two lecturers in the institute of African Studies, University of Ghana, Legon into Ewe and Twi respectively. There could be likely distortion of items during the translation process by the professionals hired to do the translation and also the translation by the researcher during data collection.

Another limitation of the study was that all the respondents of the study representing the formal sector were from the banks. Considering the vast majority of other formal service sectors in Ghana, the findings of this study may not be generalizable to the Ghanaian formal sector as a whole. However, the bank was specifically selected out of the various fields within the formal sector to suit the purpose of the present study. To ensure generalisability to other formal sectors, future researchers should consider using probability sampling in selecting the various fields within the formal sector. Additionally, there could be a peculiar variable to the banking group that was not looked at in this study, for instance their closing time and reporting time.

### **5.7 Theoretical and Practical Implications of the Study**

Despite the limitations of this study, the results of the present study have both practical and theoretical implications.

Theoretically, this study adds empirical support to the assertion that social support and resilience are some of the key factors associated with women's ability to cope with the stress associated with playing multiple roles of a mother, homemaker, worker and a spouse. The current results suggest that social support and resilience play an important role in combating work-family conflict. This shows that working women who receive adequate social support are more likely to cope better with their multiple roles. In the same vein, women who are found to be more resilient are also likely to cope better with work-family conflict. In addition to social support and resilience influencing work-family conflict, findings from this study also indicated that the sector of employment also determines a woman's' experience of work-family conflict

Interestingly, the additional findings from the study also indicated that women in the formal sector had more social support and resilience as compared to women in the informal sector, yet their experience of work-family conflict was higher than those in the informal sector. It was therefore determined that the sector (that is whether in the formal or informal sector) in which a woman works affects her experience of work-family conflict. This result may be due to the tight work schedules of women in the banks as well as their workloads. Women working in the banks have no option but to arrange for some sort of assistance in the form of a relative, an in law or hiring a house help or nanny to assist them with child care responsibilities and household chores. Women in the banks therefore might appear to have the entire support they need to cope with their family responsibilities and hence have enough time to dedicate to their work but then will not have enough time on their hands to dedicate to their family. Since there is an unequal balance between the time spent at work and the time spent with the family, work-family conflict is inevitable for women in the banks despite the social support they receive. As Clark (2000) puts it, work family balance is when satisfaction and good functioning is achieved both at work and at home with the least amount of role conflict. From this finding, one could infer that the reason why women in the formal sector seem to experience more work-family conflict despite the social support they receive may be due to the lack of autonomy and flexibility they have over their work unlike the women in the informal sector. Mokomane (2011) rightly indicated this in his research on the overview of policies in developing countries on work-family balance when he said that most African women tend to see the informal sector as the only paid work that can provide them with enough flexibility, autonomy and geographical proximity to home and that allows for the combination of paid economic activity with family responsibilities. Schedule inflexibility has also been found to lead to an increase in the experience of work-family conflict

(Harcar, 2007). Work-family conflict is known to produce undesirable outcomes such as stress which can lead to low productivity, lack of concentration and low job and life satisfaction. Work-family conflict is also known to possibly erode family functioning by reducing women's life satisfaction levels (Harcar, 2007). It therefore behooves on organisations and society at large to assist women deal better with work-family conflict. Administrators and human resource managers of organisations should incorporate into their organisations cultures that accommodate family life. Corporate norms that involve long hours being equated to higher productivity need to change. One of the signs of a star performer in most workplaces is long work hours. Long work hours may however not necessarily indicate the quality of work undertaken. Lotte Bailyn, a leading human resources expert argues that long hours should be seen as a sign of inefficiency rather than of commitment and motivation. He further explains experiments that demonstrate that people are capable of completing the same jobs in different amounts of time depending on the time given them to finish (Harcar, 2007). Organisations should also make it an imperative agenda to improve their culture for balancing work and family. This is very necessary if organisations intend to retain their employees and attract more competent employees. From research it has been demonstrated that employees who have a sense of organisational support in terms of their ability to balance their work and family roles adequately have a higher sense of organisational commitment, lower work-family conflict, lower intention to quit and a general sense of well being and effectiveness (Allard, Haas & Hwang, 2011; Harcar, 2007; Kossek et al., 2011). To this end, it is very imperative and urgent that organisations adapt and implement mechanisms that allow for adequate reconciliation of work and family responsibilities for their employees, particularly women. Some mechanisms that can be put in place include flexible work arrangements such as working from home and flextime work. Leave provisions such as maternity leave,

paternity leave (enables shared responsibilities of care giving), parental leave (a statutory entitlement to be absent from work after the exhaustion of earlier maternity and paternity leave) and also temporary leave periods to cater for sick children and other members of the home (Mokomane, 2011). Supportive supervisors and co-workers and onsite day care centers also go a long way to create a conducive work-family environment (Harcar, 2007).

The informal sector even though appears to provide women with enough flexibility and autonomy to balance their work and family roles still have its challenges. Women in informal employment adopt strategies which are less than satisfactory such as taking their younger children along with them to work so they can care for them. Even though this approach appears to solve the immediate child care needs of women, the potential harmful implications far outweigh the benefits. For instance, taking children to the market place exposes them to the hazards of the environment such as vehicular and human traffic, congestion and sometimes child labour. Furthermore, bringing children along to the market place decreases the time and investments a woman can put into her work and in effect hamper her overall productivity, development and expansion (Mokomane, 2011). The potential dangers of exposing children to traffic congestions in the markets was actually reiterated by one respondent when she stated that she brings her two year old child to the market place but leaves her in the care of an Aunt who also sells in the market since she was an employee and was not allowed to keep the child with her. She stated her fear of her child being knocked down by a vehicle in the market since her Aunt sells by the road side and hence anytime she receives a call from her aunt whilst at work she has that apprehension gripping her.

Majority of Ghana's labour force happens to be in the informal sector and women make up a large number of the informal sector. The informal sector unlike the formal sector is

beyond the purview of labour union and private sector arrangements hence the need for the state to provide accessible, affordable and reliable child care for women in the markets (Sadasivam, 2000). Policy makers and market developers should ensure that a number of day care centres are incorporated at vantage areas within markets across the country and also into the design and building of new markets. This will go a long way to ensure that women have enough time to invest into their work.

### **5.8 Suggestions for Future Research**

In order to better understand work-family conflict and its association with other related variables, particularly from the standpoint of populations in emerging economies such as Ghana, a triangulated methodological approach which combines both qualitative and quantitative methods of research is recommended. By using qualitative methods such as interviews and open-ended questionnaires, respondents may freely express their opinion on key aspects of social support they consider very essential and unique to their ability to balance their work and family roles adequately.

Such an approach may help give a comprehensive overview in the study of work-family conflict in general and its antecedents and consequences. In the same vein, qualitative methods can also be used to better understand the experiences working women go through to balance their work and family roles. For example, some women in this study may not have any social support in the form of a person helping them out but then may have a strong religious faith in a God who can provide them with all the help and assistance they need. Unlike quantitative study that only solicit for the respondent's religious background, qualitative study may reveal that perhaps strong religious faith, proximity of work location to family or no other source of income has made women resign themselves to their current situation. If a qualitative study is adopted for a similar study, there will be a better

understanding of the kind of support a partner or a relative provides that helps lessen the burden of working women and thus reduce their work-family conflict. This may also show what working women require of their partners or relatives in order to adequately balance their work and family roles.

This study only utilised some banking institutions in the formal sector of Ghana as the population of interest. It is however suggested that this study be replicated in other areas of the formal sector.

By way of further recommendation, the role of job autonomy and flexibility in enabling women to successfully balance their work and family responsibilities as an additional variable should also be investigated.

It is also recommended that future researchers should proceed further to investigate the role the formal and informal sectors play in influencing work-family conflict and whether there are any variables in these sectors that determine whether a woman will experience work-family conflict or not.

## **5.9 Conclusion**

This study highlighted the role social support and resilience play in women's attempt to balance their work and family roles successfully and also whether there are any differences between women in the formal and informal sectors in their quest to play mother, homemaker, wife and worker. The overall finding is that whilst women in the formal sector happen to be more resilient and have more social support than the women in the informal sector, they appear to struggle juggling their work and family responsibilities to achieve a balance between these two important aspects of their lives. The study also

demonstrated that having to handle the child care needs of children below the age of 14 years contributes to the difficulty women face in trying to balance their work and family roles.

In sum, work-family conflict appears to be prevalent among female workers in the formal and informal sector. The work-family conflict situation is worse for women with younger children irrespective of the sector in which the woman works.

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## APPENDICES

### APPENDIX IA: SAMPLE OF RESEARCH QUESTIONNAIRE (ENGLISH)

Dear respondent, I am an MPhil Industrial/Organizational Psychology student at the Psychology Department, University of Ghana. As part of the requirements for the award of an MPhil degree in Psychology, I am conducting a research on the conflict that arises as a result of the incompatibility of our work and family roles. I will therefore need your help to make this possible. Your role is to complete this questionnaire as honestly as possible. It should require approximately 15 minutes in completing it. For the response to be meaningful and useful, all questions must be answered. Feel free to answer all the questions as sincerely as you can. Be assured that your responses will be used exclusively and strictly for academic purposes only. In view of this, do not write your name anywhere on the questionnaire. Participation in this survey is completely voluntary and your participation is very important and greatly appreciated.

Should you have any questions about this research and its conduct, you may contact;

**WORLALI NYALEDZIGBOR**

(Researcher)

**Department Of Psychology**

**University Of Ghana,**

**Legon.**

TEL: 0272415534

E-mail: [worlalin@yahoo.co.uk](mailto:worlalin@yahoo.co.uk)

**PERSONAL DATA**

For each of the following questions, please fill in the blank or check the appropriate space. These questions deal with different aspects of yourself, your job, and your living situation which may be related to your experience with balancing your work and family life.

- **Age:** \_\_\_\_\_ years
  
- **Marital Status:**  
Single [  ] Separated, Divorced [  ] Widowed [  ] Married [  ]
  
- **Level of Education:**  
Primary [  ] Senior Secondary school [  ] Tertiary [  ] Postgraduate degree [  ]  
Any other [  ] (please specify)
  
- **Number of dependents [children] \_\_\_\_\_**  
  
Please indicate the **number** of children in each age category:  
\_\_\_\_\_ 0 to 2 \_\_\_\_\_ 3 to 5 \_\_\_\_\_ 6 to 9 \_\_\_\_\_ 10 to 13 \_\_\_\_\_ 14 to 18 \_\_\_\_\_ over 18
  
- **What is your religious background?**  
Christian [  ] Moslem [  ] Traditional [  ]  
Any other [  ] (please specify)
  
- **What is your profession?**  
Banker [  ] Trader [  ]
  
- **If you ticked banker above then please move to the next question, if not, please answer this question. How many people do you employ?**
  
- **How long have you been engaged in this profession?**  
Below 2 years [  ] 2–5 years [  ] Above 5 years [  ]

**SECTION A: WORK AND FAMILY CONFLICT**

With respect to your own feelings about the relationship between your work-life and your family/personal life please indicate the degree of your agreement or disagreement with each statement by circling **one** of the seven alternatives beside each statement using the scale below.

*Strongly disagree*    *Moderately disagree*    *Disagree*    *Neutral*    *Agree*    *Moderately agree*    *Strongly agree*

**1**      **2**      **3**      **4**      **5**      **6**      **7**

1. My job keeps me away from my family too much.	1	2	3	4	5	6	7
2. I feel I have more to do than I can comfortably handle.	1	2	3	4	5	6	7
3. I have a good balance between my job and my family time.	1	2	3	4	5	6	7
4. I wish I had more time to do things for the family.	1	2	3	4	5	6	7
5. I feel physically drained when I get home from work.	1	2	3	4	5	6	7
6. I feel I have to rush to get everything done each day.	1	2	3	4	5	6	7
7. My time off work does not match other family members' schedule well.	1	2	3	4	5	6	7
8. I feel I don't have enough time for myself.	1	2	3	4	5	6	7
9. I worry that the other people at work think my family interferes with my job.	1	2	3	4	5	6	7
10. I worry about whether I should work less and spend more time with my children.	1	2	3	4	5	6	7
11. I find enough time for the children.	1	2	3	4	5	6	7
12. I worry about my children while I'm working.	1	2	3	4	5	6	7
13. I have as much patience with my children as I would like.	1	2	3	4	5	6	7
14. Work makes me too tired or irritable to participate in or enjoy family life.	1	2	3	4	5	6	7
15. The uncertainty of my work schedule interferes with my family life.	1	2	3	4	5	6	7
16. My preoccupation with my job affects my family life.	1	2	3	4	5	6	7
17. The amount of travel required by my job interferes with my family life.	1	2	3	4	5	6	7
18. My family life interferes with my work.	1	2	3	4	5	6	7





**APPENDIX IB: SAMPLE OF RESEARCH QUESTIONNAIRE (EWE)**

**ALE SI KPEKPE DE AMENƆEWO ƆU KPLE TƆTRƆ SI VAA  
DƆWƆNA ME KPAKPLE FOMEGBENƆNƆ TSI TRE DE  
WO NƆEWO ƆU LE GHANA NYƆNUWO DOME**

**BIABIAWO**

Nyanjudola 1Ɔ1Ɔa, Menye mphil Industrial/Organizational Psychology  
nusrƆla le Psychology NusrƆfe, University of Ghana. Abe nusƆsrƆ sia fe  
hiahiã nena MPhil nusrƆdzesi xƆxƆ le Psychology me ene la, mele numedzodzro wƆm tso tƆtƆ  
sowo vana le ale si amewo fe dƆwƆna tsi tre de wafe dƆdeasiwo Ɔu le fome la Ɔu. Eya ta mahiã  
wƆ kpekpedeƆu be mate Ɔu wƆ numedzodzro sia. Wo dƆdeasie nye be nado siawo Ɔu  
le anukwaredidi alo nyatefetoto blibo me. Ahia abe minit/adabafɔfo 15 be woatsƆ  
do biabiawo Ɔu. Be gƆmesese nana Ɔudodoa Ɔu eye wƆade vi la, ele be nado  
biabiawo katã Ɔu. De dzi di faa eye nado biabiawo anukwaredƆe ale si nate Ɔui  
la. Kakadedzi nena asiwƆ be woatsƆ wƆ Ɔudodoa kata awƆ nusƆsrƆ ko. Le esia ta  
megaƆlƆ wƆ ƆkƆ de biabiagbalƆ la fe aƆi adeke. WƆ wafe le numedzodzra sia me  
nye 1Ɔ1Ɔnu dƆwƆna eye wo de tsƆtsƆ le eme le vevie eya ta woakpƆ gã ade le eƆu.

Nenye be biabia ade le asiwo kude numedzodzro sia kple si dzi woawƆe toe Ɔu la  
ekema nakpƆ;

WORLALI NYALEDZIGBOR  
(Numedzrola)  
DEPARTMENT OF PSYCHOLOGY\  
UNIVERSITY OF GHANA  
LEGON

TEL: 0272415534  
Email: [worlalin@yahoo.co.uk](mailto:worlalin@yahoo.co.uk)

**AME HUTU HUNYA**

Le biabia siwo gbɔna dome la, tso hɔdodowo do tefe siwo wogle di la alo lè hku tefe siwo dze la. Biabia siawo fo nu tso wò agbenɔnɔ vovovowo huti, wò dɔwɔna kple wo agbenɔnɔ si ke aku de wò nutefelpɔkpɔ. hu kpakple ale si nàwɔ wò dɔwɔna eye nagakpɔ wò fome alo afeme há gbɔ nyie la hu.

Fe si nèxɔ .....

Sɔdɔdɔde

Menye tre [ ] mieklã, Miegbe mia nɔewo [ ] Menye Ahosi [ ]

Menye sɔto [ ]

Ɖofe le sukudede me:

Gɔmedzesuku [ ] Sekɛndri suku [ ] Univesiti [ ]

(Primar)

Postgraduate [ ] suku bubu [ ] (Mede kuku de dzesi esia)

Ame siwo dzi kpɔm nèle (Ɖeviwo) .....

Mede kuku hu deviwɔ fe xexleme de hawo nu;

..... Ovasede 2 .....3 vasede 5..... 6vasede 9 .....10 vasede 13

.....14 vasede 18 .....wu 18.

Dɔ kae newɔna?

Gadzikipɔla [ ] Asitsa [ ]

Nenye be etia gadzikipɔlaa la, ekema tɔ de biabia si kplɔe do la hu; gake ne metia gadzikipɔla o la, ekema mede kuku do biabia sia hu. Ame nenie nèxɔ ele dɔme?

Fe nenie dɔ sia wɔm?

Mede fe eve o [ ] Tso fe eve vasede fe atɔ (2 - 5y) [ ]

Wu fe atɔ [ ]

**MAMA A: DƆ WƆ ƉUA FEMEDƆFE TSITRETSITSI****ƉE WO NƆ EWOƆU**

Ne mietsɔ susu tso kadodo sile wɔ ɔwɔgbenɔnɔ kple wɔ afemegbenɔnɔ ɱu sɔ la, fia, ale si nɛlɔ alo melɔ de nya siwo gbɔna la dometɔ deka dzi o la to fiibete fo xlɔ ɱudodo deka le ɱudodo adre siwo gbɔna la me.

Nyemelɔ edzi domesi 4	Nyemelɔ vie 5	Nyemelɔ o tututu 6	Mele eve Kura o 7	Melɔ tututu o 1	Melɔ 2	Meda asi de 3				
1. Nye dɔ kpɔam dzona le nye fome gbɔ akpa				1	2	3	4	5	6	7
2. Mebui be dɔ gede le dzinye mawɔ wu ale si mate ɱui				2	2	3	4	5	6	7
3. Mete ɱu wɔa nye ɔwɔna kple nye afemedɔ katã nynie				1	2	3	4	5	6	7
4. Madi be makpɔ eyiri gede denye fometɔwo ɱu wu fifi				1	2	3	4	5	6	7
5. ƉEDITEA NYE Dutila ɱu nenyɛ be mekpa tso dɔme va afeme				1	2	3	4	5	6	7
6. Ɖedi tea nye susu ɱu neny be makpa tso dɔme yi affeme				1	2	3	4	5	6	7
7. Mekpɔ be ele be mawɔ nusianu kpakpata gbesiagbe.				1	2	3	4	5	6	7
8. Nye dzudzɔri mesɔna de dometɔ bubuwo tɔ dzi nyuie o.				1	2	3	4	5	6	7
9. Mebui be nyemekpɔ reyiri sɔgbɔ na dokuinye o.				1	2	3	4	5	6	7
10. Mexaa nu be nye ɔwɔhatiwo abui be nye afemedɔwo medea mɔ nam be mawɔ dɔ nyuie o.				1	2	3	4	5	6	7
11. Mexaa nu be de mawɔ dɔ vee ko eye makpɔ eyiri an vinyewo gbɔ mahá?				1	2	3	4	5	6	7
12. Media reyiri gede nenɔa eleviawo gbɔ				1	2	3	4	5	6	7
13. Mwtsia dzi le vinyewo ɱu ne mele dɔ wɔm				1	2	3	4	5	6	7
14. Dzigbɔdi gede nɔa asinye na vinyewo abe ale si madi ene.				1	2	3	4	5	6	7
15. Ɖɔwɔna tea dedi ɱunye eye woveam be nyemate ɱu akpɔ dzidzo le fomegbenɔnɔ me o.				1	2	3	4	5	6	7
16. Nu si tututu mawɔ .e dɔme kple reyiri si makpa fe manyamanya tsi tre de nye fomegbenɔnɔ ɱu.				1	2	3	4	5	6	7
17. Ale sin ye dɔ xɔ reyiri gede le asinye la wɔe be nyemekpɔa vovo de nye afemetɔwo ɱu o.				1	2	3	4	5	6	7
18. Mɔzɔzɔ gede sin ye dɔ hiã la,tsia tre de nye afemegbenɔnɔ ɱu.				1	2	3	4	5	6	7

**MAMA B: AMEWO FE KPEKPEDEJU NANA**

Fia ale si nêlò alo melò de ñudodo siwo le nyanlòdi siwo gbòna le dodo sia nu tso (1) Nyemelò kura gbede o vasede (7) melò vevie ñuto, to flitete fo xlã xexlême si aso na wo la nu.

<b>Nyemelò kura gbede o</b>	<b>Nyemelò kura o</b>	<b>Nyemelò tututu o</b>	<b>Mele evedomes</b>	<b>Melò afã kple afã</b>	<b>Melò vie</b>	<b>Melò vevie ñuto</b>
1	2	3	4	5	6	7
1. Ame tɔxɛ ade nɔa anyi nenye be hiahiã tum						
2. Ame tɔxɛ ade nɔa anyi si metea ñu gblɔa dzimenyawo na.						
3. Nye fometɔwo dzea agbagba kpena de ñunye ñuto						
4. Mekpɔa dzidzeme kple kpekpedeju si medi la tsoa nye fometɔwo gbɔ						
5. Ame tɔxɛ ade le asinye si naa dzidzeme blibom.						
6. Xɔnyewo dzea agbagba kpena de ñunye ñuto						
7. Nenyè be nuwo gble la medoa dzi de xɔnyewo ñu.						
8. Mate ñu adzro nye kuxiwo me kple nye fometɔwo						
9. Xɔwu le asinye siwo megblɔa dzimenyawo na (Dzidzɔnyawo kple vevesesewo)						
10. Ame tɔxɛ ade le nye agbe mesi tsoa le nye seselelamewo me (dzidzɔ/vevesese)						
11. Nye fometɔwo lɔ be woakpe de ñunye le nye afɔdedewo me						
12. Mate ñu agblɔ nye kuxiwo na xɔnyewo.						

**SECTION C: TENƆNƆ**

Mede kuku xlē nyanɔɔdi siawo. Le nuɔɔɔɔ fe nudusi me la, akpɔ nuxelē adewo tso "1" (Nyemelɔ de edzi kura) le miame vasede "7" (Meda asi de edzi blibo) le nudusi me. Te fli xlā xexlēme si ke de wo seselelāme tso nuɔɔɔɔdia ɔu la fia. Le kpɔɔɔu me, ne melɔ de edzi kura o la, ke fli fo xlā "1". Ne ele evedomesi la, te fli fo xlā "4". Ke ne eda asi de edzi blibo la, te fli fo xlā "7".

	Nyemelɔ Kura o	Nyemelɔ tututu o	Nyemelɔ o	Mele eve domesi	Melɔ	Melɔ vie	Melɔ blibo
	1	2	3	4	5	6	7
Te fli fo xla xexleme si aso la le mam si dze la me.	Nyemelɔ kura o				Melɔ blibo		
1. Zi gede metoa nuwo me le mo deka alo eve dzi	2	2	3	4	5	6	7
2. Enye dada nam be mewo nuwo le agbe me.	1	2	3	4	5	6	7
3. Zi gede mewo nuwo kple kakadedzi blibo.	1	2	3	4	5	6	7
4. Menye xolɔ na dokuinye	1	2	3	4	5	6	7
5. Mebuna be mate ɔu awo nu gede le reyiri deka me	1	2	3	4	5	6	7
6. Medone kplilpaa	1	2	3	4	5	6	7
7. Mate ɔu ato reyiri sesewo me elabena mekpe fu kpɔ	1	2	3	4	5	6	7
Te fli fo xla xexleme si aso la le memama si dze la me.	Nyemelɔ kura o				Melɔ blibo		
8. Mete ɔu dua dokuinye dzi	2	2	3	4	5	6	7
9. Mekpɔa dzidzo le nuwo ɔuti	1	2	3	4	5	6	7
10. Zi gede la mete kpɔa nane si do dzidzo na alo dia kokoe nam	1	2	3	4	5	6	7
11. Mexo dokuinye dzi sena eya ta mete ɔu to reyiri sesewo me	1	2	3	4	5	6	7
12. Ne nane dzo sia hiā be woakpɔ egbo kpata la, amew doa dzi de ɔunye.	1	2	3	4	5	6	7
13. Vide le nye agbeno ɔu.	1	2	3	4	5	6	7
14. Nanye be mele nu sesewo me tom la, zi gede metea ɔu dona le wo me.	1	2	3	4	5	6	7

**APPENDIX IC: SAMPLE OF RESEARCH QUESTIONNAIRE (TWI)****ASETENA MU MMOA NE EMU NTWEHO SO  
NSUNSUANSO DE FA ADWUMAYE NE ABUSUA  
NTAWANTAWA W GHANAFO MMAA MU.****Nsemmisa**

Onua a woreyiyi nsem yi ano, meye osuani a mereye MPhil wo Industrial/Organizational Psychology mu wo Legon Suapɔn mu. Sede ebeye a metumi anya abodin krataa wo m'adesua no mu no, mereye nhwehwemu afa sedef yen adwumasem ne abusuasem mfra no mu ho. Yei nti mehia wo mmoa na matumi di saa dwuma yi. Dee wobeye ne se wode nokoredie bebuabua nsem yi. Ewo se wode beye simma dunum (15 minutes) bua nsemmisa no. Sedef ebeye a wo mmuae no beto asom na mfaso aba so no nti, ese se woyiyi nsemmisa no nyinaa ano. Firi abodwo mu buabua nsemmisa no nyinaa wo nokore mu sedef ese. Nya ahotoso se mmuae a wobema no beye nwomasua mu adwuma nko ara. Yei nti ntwer wo din wo semmisa no mu baabiara. Se wobeka saa nhwehwemu yi ho no ye atuhokye, na ka a wobeka ho no nso hia pa ara na eye yen aniso aniso yie. Se eba se wowo asemmisa bi fa nhwehwemuyi yi ho ne okwan a wo faa so yee ho a, wobetumi ne:

WORLALI NYALEDZIGBOR

(nhewemuyi)

Department of Psychology

University of Ghana

Legon

Tel: 0272415534

Email: [worlalin@yahoo.co.uk](mailto:worlalin@yahoo.co.uk)

Adi nkitaho.

**WO HO NSEM.**

Nsemmissa a edidi soɔ yi mu biara mu no, fa nsem hyehye baabi a yeagyigya ho no anaa hwe baabi a ese se wode wo nsem no hyehye. Saa nsemmissa yinom fa nsem ahodoɔ pii a efa wo ho a eye w'adwumaye ne w'asetena mu ho. Na ebetumi afa osuahunu a wonya bere a wode w'adwuma toto w'busuasemho.

Wo mfee a woadi .....

Awadeɛ mu Gynabea

Osigyani [ ] Mate me ho [ ] Yeagyae Awadeɛ [ ] Okunafoɔ [ ] Warefoɔ [ ]

### ADESUA MPMPISO

Mfitaseɛ [ ] Ntoasoɔ sukuu [ ] Osuapɔn [ ] Suapɔn ntoasoɔ [ ]

foforɔ bi [ ] (mesre wokyerɛ deɛ eye pɔtee).

Nnipa dodoɔ a wohwe wɔn [wo mma]

Mesre wo twere nkwadaa dodoɔ biara wo mfee kuo biaramu

.....mfee mmienu reba fam .....mfee mmiensa kɔsi mfee num

..... nsia kɔsi nkron .....mfee du kɔsi dumiansa

.....mfee dunan kɔsi mfee dunwɔtwe .....mfee dunwɔtwe rekorɔ.

Adwuma ben na woye?

Banke adwumyɔni [ ] Dwadini [ ]

Se wokyerɛ se woye banke adwumayɔ

wo soro ho a, mesre tra na kɔbua nsemmissa a etoa so no. Se woankyerɛ se woye banke

adwumayeni de a mesre yi saa asem yi ano. Nnipa dodoɔ seen na wofa wɔn w'dwuma mu?

Mfee dodoɔ sen ni na woaye saa adwuma yi?

Ennimfee mmienu [ ] mfee mmienu kɔsi mfee num, [ ]

Eboro mfee num, [ ]

### FA A: ADWUMAYE NE ABUSUASEM MU NTAWANTAWA



mma							
12. Menya berε pii ma me mma.	1	2	3	4	5	6	7
13. Mewo adwuma mu reyε adwuma nyinaa no na meredwen memma nso ho.	1	2	3	4	5	6	7
14. Menya aboterε a εεε ma me mma.	1	2	3	4	5	6	7
15. Adwuma ma me brε dodo enti εmma mentumi nnya adaagyεε ne anigyεε wo m'abusuasεm mu.	1	2	3	4	5	6	7
16. M'adwuma berε edi adanedane taa ha m'abusuasεm.	1	2	3	4	5	6	7
17. M'adwuma gye me berε dodo nti emma mentumi ntoto m'aabusuas M'adwuma berε edi adanedane taa ha m'abusuasεm.m yie.	1	2	3	4	5	6	7
18. Aduma mu akwantuo dodoo no ha m'abusuas M'adwuma berε edi adanedane taa ha m'abusuasεm.	1	2	3	4	5	6	7

**FA B: MMOA A EFIRI MANFO H**

Mesɛ wo, twa kanko (circle) fa nɔmma a ɛkyerɛ w'adwen wɔ nsɛm a edidi so yi ho. Efiri (1) Mennye nto mu koraa kɔsi (7) megye to mu pa ara.

Mennye nto mu koraa

Mennye nto mu koraa

1

2

Mennye nto mu papa

Menni afa biara

3

4

Megye to mu kakra

Megye to mu pa ara

5

6

Megye to mu papaapa

7

1. Obi pɔtee bi wɔ ho a sɛ mehia mmoa a ɔboa me	1	2	3	4	5	6	7
2. Mewɔ obi pɔtee bi a metumi ne no di m'anigyɛsɛm ne m'awerɛhoɔ ho nkɔmmɔ.	1	2	3	4	5	6	7
3. M'abusuafoɔ yɛ deɛ wɔbɛtumi biara de boa me.	1	2	3	4	5	6	7
4. Awerɛkyekyerɛ ne mmoa a mehia biara no, m'abusuafoɔ de ma me.	1	2	3	4	5	6	7
5. Mewɔ obi pɔtee a ɔma me awerɛkyekyerɛ paara.	1	2	3	4	5	6	7
6. Mennamfonom baa me pa ara	1	2	3	4	5	6	7
7. Sɛ nneɛma nkɔ yie mma me a, metumi de me ho to me nnamfonom so.	1	2	3	4	5	6	7
8. Metumi ka m'ahiasɛm kyerɛ m'busuafoɔ.	1	2	3	4	5	6	7
9. Mewɔ nnamfonom a meka m'anigyɛsɛm ne m'werɛhosɛm kyerɛ wɔn.	1	2	3	4	5	6	7
10. Oni soronko bi wɔ m'abrabɔ mu a m'atenka yɛ no ahiasɛm pa.	1	2	3	4	5	6	7
11. Berɛ biara m'abusuafoɔ ayɛ krado sɛ wɔne me bɛfa adwen	1	2	3	4	5	6	7
12. Metumi di me haw ho nkɔmmɔ kyerɛ me nnamfonom	1	2	3	4	5	6	7

**FA C: NTWEHO**

Mesɛ wo, kenkan nsem a edidi soɔ yi nyinaa. Nsem no mu biara nsa nifa soɔ no, wobɛhunu nnɔma ahodoɔ nson a ehye aseɛ firi '1' )Mennye nto mu koraa) firi benkum soɔ de kɔsi '7' (megye to mu paara) wɔ nifa so Yɛ kanko fa nnɔma a ekyerɛ w'atenka a wowɔ fa nsɛmmisa no ho. Sɛ ebia, sɛ wonnye asem bi nto mu koraa a, twa kanko fa '1' ho. Sɛ wonni afa biara nso a, twa knko fa '4' ho, enna nso sɛ wogyɛ asem no to mu yie a, twa kanko fa '7' ho ne nea edidi soɔ.

**Mennye nto mu koraa****1****Mennye nto mu****3****Megye to mu pa ara****5****Megye to mu pa ara****7****Mennye nto mu papa****2****menni afa biara****4****Megye to mu kakra****6**

Twa kanko fa nɔmma a ɛsɛ ho.	Mennye nto mu koraa			Megye to mu pa ara			
	1	2	3	4	5	6	7
1. Mpen pii no metumi yɛ m'adeɛ nkakrankakra	1	2	3	4	5	6	7
2. Eyɛ me ahohoahoa sɛ matumi awie nneɛma bi wɔ m'abrabo mu.	1	2	3	4	5	6	7
3. Metaa yɛ me nneɛma nkakrankakra.	1	2	3	4	5	6	7
4. Menni adamfo biara	1	2	3	4	5	6	7
5. Mewɔ atenka sɛ metumi yɛ nneɛma pii berɛ koro mu.	1	2	3	4	5	6	7
6. Meyɛ nsiyɛ wɔ deɛ neyɛ ho	1	2	3	4	5	6	7
7. Metumi fa ɔhaw ahodoɔ mu ɛfiri sɛ mahyia ɔhaw pii.	1	2	3	4	5	6	7
8. Mewɔ ahohyɛsoɔ.	1	2	3	4	5	6	7
9. Menya anigyɛɛ wɔ nneɛma pii ho.	1	2	3	4	5	6	7
10. Metumi yɛ nneɛma bi a ɛbɛma masere.	1	2	3	4	5	6	7
11. Gyedie a mewɔ wɔ me mu no ma metumi si ɔhaw biara ano.	1	2	3	4	5	6	7
12. Sɛ eto deɛ eyɛ den a, nnipa bɛ tumi de wɔn ho ato me so	1	2	3	4	5	6	7
13. Botaeɛ bi wɔ m'abrabo mu.							
14. Sɛ me ho kyere me a, eyɛ a metumi fa ɔkwan bi so twe me ho firi mu.							

MEDA WO ASE Sɛ WOBɛKA

NHWEHWεMU Yε NO HO  
ONYAME NHYIRA WO PAPAAPA