

UNIVERSITY OF CAPE COAST

**WORK-FAMILY CONFLICT AMONG FEMALE TEACHERS IN
KOMENDA- EDINA AGUAFO ABREM MUNICIPALITY**

BY

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DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere.

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Signature: Date:

Supervisor's Declaration

I hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

Supervisor's Name: Mr. Anthony Adu-Asare Idun

Signature:..... Date:.....

ABSTRACT

This study sought to address the determinants of work-family conflict among female teachers and how it affects their job satisfaction. The specific objectives of the study were to identify the determinants of work-family conflict; assess the differences between work-family conflict among married and unmarried female teachers; and examine the effect of work-family conflict on satisfaction of female teachers. A total of 250 respondents were used for the study. The lottery method of the simple random sampling was used to select respondents. Questionnaires were used to collect data and correlation, post-hoc Tukey test and regression analysis were ran. The study revealed that financial contributions; work overloads both at home and in school; number of students handled by teachers; as well as the number of family members one caters for determine work-family conflict among female teachers. The study again indicated that work-family conflict among married female teachers was higher than unmarried female teachers. It also emerged that there was a negative relationship between work-family conflict and job satisfaction of female teachers. It is recommended that female teachers must balance their loyalty to both their families and jobs; spouses, family members as well as supervisors must offer the needed support to female teachers to enable them give off their best. Again, financial pressure as well as high dependency on working female teachers must be reduced in order to reduce work-family conflict.

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DEDICATION

I dedicate this work to my husband, Francis; my sons, Desmond and Derrick;
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LIST OF ACRONYMS

ANOVA	Analysis Of Variance
FIW	Family Interfere Work
FWC	Family Work Conflict
GES	Ghana Education Service
GSS	Ghana Statistical Service
HSD	Honesty Significant Difference
JHS	Junior High School
KEEA	Komenda Edina Eguafo Abrem
SD	Standard Deviation
UNESCO	United Nations Education Scientific and Cultural Organization
US	United States
VIF	Variance Inflation Factors
WASSCE	West Africa Senior Secondary Certificate Education
WFC	Work Family Conflict
WIF	Work Interfere Family

CHAPTER ONE

INTRODUCTION

Introduction

This chapter presents an introduction to the study that seeks to assess the work-family conflict situation among female teachers in the Komenda-Edina-Eguafo-Abrem Municipality. The chapter looks at the background of the study; the statement of the problem; objectives, research questions, significance of the study, limitations, scope of the study as well as organization of the rest of the study.

Background to the study

Work and family are the most central and prominent role domains for the majority of adults in the world today. Both work and family are significant in determining where we spend our time and the qualitative impact that they have on our lives. This is particularly true for women, who now comprise more than half of the American workforce (US Department of Labor, 2005 as cited in Nii-Dei, Owusu, Sarfo & Ofori-Koranteng, 2013). Since the late 20th century, the pattern of dual earning families has begun to replace the traditional family pattern as the dominant family model, thereby causing a shift in family models (Bruck, Allen, & Spector, 2002). Chopur (2011) has indicated that the traditional family patterns, characterized by the role of men as breadwinners and the role of women as the one taking care of the household and children, have become rare. Suffice to mention that the entrance of women of all ages into the labour force in the second half of the twentieth century has created another period of structural lag (Moen & Yu, 2000).

In this globalized world the tendencies of both men and women play a dual role as parents and workers is getting common. Thus, both family and work become two important things that demand not little time and energy. However, being parents and employees at the same time may lead to disharmony in one of the two roles played. Hennessy (2007) observed that disharmony in roles played can cause problems and conflicts. According to (Grandey, Cordeiro & Crouter, 2005), Work-Family Conflict has duality nature namely work interfere family (WIF) and family interfere work (FIW).

Ansari (2011) found out that although everyone can experience work-family conflict, it is primarily experienced by women. Ansari continued that this happens as women hold two main tasks as wives and mothers which means that they have greater household responsibilities and hold greater roles in the family. Women perform most activities done at home, such as taking care of the house and children and at the same time they have become employees (Chopur, 2011).

Again, WFC can occur in all kinds of professions, especially in professions related to giving services, like teachers. Kaur (2011) teaching has been identified as one of the most stressful professions today and the reasons for that are quite similar to other stressful occupations in the world. This is confirmed by Wafula (2010) that teaching is regarded internationally as one of the professions that possess the highest stress level. The workload of teachers is influenced by several factors including the more formal and difficult procedures in doing their work making them find hard times in planning their own work.

In addition, teachers are not just responsible for improving students' knowledge but also responsible for social and emotional development of their students, thus increasing the responsibility of the teaching profession (Peeters & Rutte, 2005). Ewing and Smith (2003) reported that between 25 per cent and 40 per cent of beginning teachers in the western countries were leaving teaching or facing burnout syndrome. In addition, some studies report that female teachers who have younger children feel more pressure to play the dual role simultaneously, particularly in helping their own children to learn and in meeting the needs of their children, as well as being good teachers.

A study in the United States on over 1200 nurses found that 92 per cent of workers experience some degree of work-family conflict, with 50 per cent out of the figure experience WFC on weekly basis (Grzywacz, Frone, Brewer, & Kovner, 2006). Problems in work-family balance have been associated with a number of negative consequences. These include outcomes that affect not only employees themselves, but also the workplace in general. Negative effects on individuals include emotional distress and depression, poor physical health, fatigue, and family disruption (Frone, 2003).

Work-family conflict among working women has been investigated by a number of researchers. Some researchers found that work-family conflict is more prevalent in case of married working women (Dasgupta & Das, 2010; Delina & Raya, 2013; Laxmi & Gopinath, 2013; Umer Zia-ur-Rehman, 2013; Dhanabhakym & Malarvizhi, 2014; Begum & Reddy, 2015). Contrary to the views expressed by some researchers that married women are more stressed-linked than unmarried women, Esson, (2004) found that marital status is not significantly related to work-family conflict. It has been realized that the main

factors that lead to work-family conflict among married working women who are teachers are job-related, family-related and individual-related variables (Ogbogu, 2013; Saranya, 2015).

Work-family conflict has been investigated in relation to job satisfaction (Sharma, 2012; Saranya, 2015). A person is pleased with the job when the job enables him/her to meet his/her family/personal commitments and this is called job satisfaction (Robbins, 2005). Life satisfaction results from satisfaction of many aspects of a person's life like his job and family as they make a major part of a person's life. Kim and Ling (2001) said that job satisfaction and marital satisfaction results in life satisfaction. Some researchers (Afzal & Farooqi, 2014; Chandel & Kaur, 2015; Fard & Tabar, 2015; Saranya, 2015) have revealed that there is a negative correlation between work-family conflict and job satisfaction.

There are a number of theories associated with WFC. For instance, the separation theory stipulates that working and non-working areas are separated by precise lines and there is no relation between the two (Savci, 1999). So happiness or dissatisfaction in the workplace and out of workplace is separated clearly from each other and does not affect the family life. Similarly, what they experience within the family does not reflect on work life. On the other hand, there are 5 different theories which seek to link work to family and oppose to any separation between the two. These theories are; rational perspective theory; compensation theory; contribution theory; overflow theory and conflict theory.

According to the theory of rational perspective, which is also called rational theory, conflict exists when the time to separate work and family from

each other increases (Toraman, 2009). In other words, the theory stipulates that the basic reason for the work-family life conflicts of employees is limited with time (Efeoglu & Ozgen, 2007). For the contribution theory, individuals and organizational pragmatism affect each other's overall life satisfaction level effectively (Efeoglu & Ozgen, 2007). In other words, there is positive or negative contribution of working and non-working living spaces to each other.

According to the theory of overflow or scatter, the attitudes, behaviors and experiences in a field are transferred to other field with similar manner (Toraman, 2009). Two-way overflow can be seen positively and negatively. If the negative emotions in business life are more dominant than the positive emotions, there is a negative overflow of private life. On the contrary, if the positive emotions are more dominant, the effects on the private life will also be positive (Evans & Bartolome, 1984). The theory of overflow is closely related to the importance of one's work. Those who engage in great importance to work and career think that working life is very influential on private life (Evans & Bartolome, 1984).

The theory of compensation recognizes that there is an opposing relationship between work and family life. People try to compensate for the lack of space they hear in other areas (Zedeck & Mosier, 1990). The basis of this study is the conflict theory which stipulates that work-family conflict arises when a field's demands are incompatible with the demands of the other field, and with this non-compliance can affect both the quality of work and family life negatively (Adams, King, & King, 1996).

The Komenda Edina Eguafo Abrem Municipality is one of the Municipality with a high number of female teachers. It also has some level of

students' performance challenges. An attempt is being made per this study to know how work and family interactions affect each other among these female employees and the extent to which the issue affects their job performance and satisfaction.

Statement of the Problem

The issue of Work-Family Conflict has become crucial over the years within every structured organization as a result of the increasing complexity of employee tasks and the increasing demand for employee work hours. Ideally, the concept of WFC requires organizations to effectively integrate employees' work and family roles such that levels of multiple-role conflict, and the associated stress and job-dissatisfaction, are minimized or avoided (De Bruin & Dupuis, 2004).

The area of work-family conflict is not very much exploited by researchers especially with regards to teachers. The few researchers who have worked on the subject are also not unanimous on the stress that exists within the profession that can cause conflict with family roles. For instance, as Wafula (2010) reveals teaching as internationally regarded as stressful, Cinamon and Rich (2005) reports that some researchers believe teaching profession is not perceived as an important field for investigation because it is considered that those in this field do not experience much WFC. This has made the existence and impact of WFC among teachers doubting.

Again, various theories on the issue are also divided. For instance, the separation theory denotes a no correlation between work and family roles and does not see how one can conflict the other. However, Cinamon and Rich

(2005) states that female teachers are not able to separate their professional role and role in family effectively. This gives credence to the conflict theory which asserts a serious relationship between work and family roles and so ascertains the likelihood of one conflicting the other.

The seeming confusion of researchers on work-family conflict in general and the neglect of researchers on the WFC among female teachers calls for more empirical probe into the matter. This study seeks to confirm or disconfirm the theories put out there and other research works. The study therefore intends to find out the determinants of WFC among female teachers, the impact of this on their job output and satisfaction and suggest measures to deal with the problem.

Purpose of the Study

The purpose of the study was to assess the determinants of work-family conflict among female teachers in KEEA Municipality and how it affects their job satisfaction.

Research Objectives

The research objectives of the study are to:

1. identify the determinants of work-family conflict among female teachers;
2. assess the difference between Work-family conflict among married female teachers and unmarried teachers;
3. examine the effect of WFC on satisfaction of female teachers;

Research Questions and Hypotheses

To achieve the objectives of the study the following are the research questions and hypotheses are as follows;

Research questions

1. What are the determinants of WFC among female teachers in KEEA Municipality?

Hypotheses

1. **H₀**: There is no statistically significant difference between WFC among married teachers and unmarried teachers;
H₁: There is statistically significant difference between WFC among married and unmarried female teachers
2. **H₀**: Work-Family Conflict does not negatively affect job satisfaction
H₁: Work-Family Conflict negatively affects satisfaction.

Significance of the Study

The study will be significant to many stakeholders including policy makers, managers of the various educational institutions. The policy makers will factor the findings into their policy formulation to make sure that the human resource in their sector is adequately utilized. Teachers, especially, females will find the work very useful since it will inform them of what has been bedeviling them. It will enable them to adjust in order to give off their best in both their schools and homes. The study will also be useful to research student who wish to work on similar subjects or replicate the study.

Delimitation of the Study

The concept of Work-Family Conflict is a broad area which affects almost every profession so long as they deal with human beings. The study could not cover everything under the broad area but considered the WFC in the teaching profession. It subsequently looked at the WFC among female teachers. Again, it considered only female teachers at the basic level. The study considered factors that determine WFC and how WFC affects job satisfaction and performance of the female teachers.

Limitations of the study

The study has some limitations which may affect the conclusions and subsequent generalization of the findings. Ideally, more respondents should have been used for the study but due to time and financial constraints a small sample was used and this may affect the results and subsequent generalization. The disadvantages of using questionnaires where the researcher was unable to seek clarification to some of the responses given could in large extent affect the findings. Again, some of the respondents gave inconsistent answers which implied that they either rushed through the questionnaires or decided to give inaccurate responses. This may as well affect the findings.

Organisation of the Study

This study is structured into five (5) chapters as follows: Chapter One includes background information; problem statement; research objectives, research questions and hypotheses; the significance of the study; delimitation; limitations of the study; definition of terms and organization of the study.

Chapter Two has the Literature Review. This chapter dealt with related literature and the various theories on Work-Family Conflict. It also considered some topics such as definition and concept of Work-Family Conflict; WFC among female teachers; WFC among married and unmarried female teachers; review of related literature among others. Chapter Three looked at the methodology of the study. It worked on the research design, the study area, population of the study; sampling procedure, data collection instruments, data collection procedure as well as data processing and analyses. Chapter Four presented a detailed analysis of the findings, analysis and interpretations of the field data that were collected. Chapter Five comprised of summary, conclusion and recommendations from the research findings.

Summary

The chapter introduced the study which researched on the impact of Work-Family Conflict (WFC) among female teachers in the KEEA Municipality. Work-Family Conflict is basically a concept on role conflict which is experienced by employees, in this case women, due to the fact that they must satisfy both the family and their employers. The concept is complicated possibly due to lack of interest by researchers to exploit the area. Again, those theories such as 'separation' and 'conflict' which espouse what is involved in WFC are divided and that makes it more complex and hence more studies on the topic needed to confirm or disconfirm each theory. The chapter presented the background of the study, the purpose and research hypotheses used to find the objectives. Other areas considered included, significance, delimitation, limitations of the study as well as how the study was organised.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter reviews the literature related to the study. It looks at topics such as definition and concepts of Work-Family Conflict (WFC); theoretical framework of WFC; WFC among female teachers; determinants of WFC; effects of WFC on job performance and satisfaction; WFC among married and unmarried female teachers; suggestions to deal with WFC; conceptual framework as well as review of previous studies on WFC.

Theoretical Framework of Work-Family Conflict

Boundary and border theory

The boundary and border theory gives further reasons for expecting work conditions to influence work-to-home conflict, proposing that social roles are often separated by physical, temporal, or psychological parameters (Ashforth, Kreiner & Fugate, 2000; Bedu-Addo, 2010; Clark, 2000). Ashforth et al (2000) as cited in Kissi-Abrokwah, Andoh-Robertson, Tutu-Danquah and Agbesi (2015) has stated that flexibility and permeability characterize the boundaries between work and family responsibilities. Flexibility involves the extent to which role-related tasks and responsibilities may be conducted beyond the usual spatial and temporal workplace parameters. For example, flexible work allows workers to perform duties at home and provides greater latitude in scheduling.

In contrast, permeability is the degree with which elements from other domains may enter (Clark 2000). High permeability implies that work-related

dimensions (such as, people, materials, thoughts) are able to enter the home domain more easily. Boundary/border theory predicts that higher levels of permeability foster integration between roles and ease transitions between them, but the potential for interference between domains are also increased.

Conversely, lower levels of permeability imply greater segmentation but less work-family interference. Although there are no direct measures of flexibility and permeability, one can apply those ideas in the stress of higher status hypothesis. Female teachers working conditions probably increase flexibility and permeability, which, in turn, increase the likelihood of work to-home conflict. At first glance, this effect may appear to be somewhat paradoxical because we typically think of “flexibility” as a resource that helps people to avoid or manage role-related conflict.

However, the boundary/border theory implicates flexibility as contributing to greater fluidity in the boundaries of work and family, creating more potential for inter-role conflict. For example, the typical Ghanaian female teachers may decide to attend to some family related issues before going to work owing to the flexible time schedule for starting work. This may give her less time to complete all her tasks for the day, resulting in her being “compelled” to bring home some of the work tasks to complete. This will inadvertently give her less time to attend to family issues, which might be pertinent, thus creating a conflict between work and family roles.

The boundary/border theory informed the study mainly because its assumptions and arguments are in line with the research questions and findings. The study revealed that stress, absenteeism, forgetfulness and poor quality of work exist in their quit of combining work and family duties.

Boundary/border theory suggests that professionals, whose work schedules are characterised by high levels of flexibility, as well as permeability between work and family domains, are more likely to experience conflict. The focus of the study in this regard, is to find the effect of work and family nexus among female teachers and also finds out solution to help female teachers overcome work and family conflict.

Definition and concept of Work-family Conflict

According to Akkas, Hossain and Rhaman (2015) work-family conflict (WFC) refers to an incompatibility between the demands of work and family to a working person. Work family conflict occurs when an individual has to perform multiple roles as spouse, workers and parent. To perform these roles adequately demands time, energy and commitment. Akintayo (2010) reported that in the past few years work load has increased tremendously which has resulted in less time to spare with family. Lin, Chen and Sun (2015) have indicated that the concept of work-family conflict was first proposed by Kahn, Wolfe, Quinn, Snoek, and Rosenthal in 1964. They defined work-family conflict as the role that conflict and pressure cause due to incompatibility at some level between the aspects of work and family.

Lin, Chen and Sun (2015) added that when family problems and duties interfere with job tasks, the unfinished job tasks will, in return, interfere with family life. On the contrary, when the problems and duties from work interfere with the implementation of family responsibilities, these family responsibilities will also interfere with the work. This would make it impossible to perform normal family responsibilities, and thus, role conflict

would occur. Therefore, the role conflict between the family role and the job role are assumed to be incompatible.

King (2013) defined work-family-conflict as the incompatibility between the domain of work and the domain of family. Conflict between these domains occurs when participation in one role is more difficult due to participation in the other role. Today, work-family conflict (work interfering with family) is more prevalent than family-work conflict (family interfering with work) though both can occur. However, regardless of the direction of causation, when one domain is discordant with another domain, the result is conflict and increased stress on the individual.

Allen (2012) suggested that work-family conflict consists of two constructs, work-family conflict (WFC) and family-work conflict (FWC). Scholars in this field of study hold different point of view on the importance of each dimension (Kinnunen, Feldt, Mauno, & Rantanen, 2010; Zhao & Namasivayam, 2012). Hence, it is critical to distinguish WFC and FWC as two distinct facets and this research studies the work-to-family role incompatibility.

Work-Family Conflict among Teachers

Teachers, who are the basics of education, have big importance in terms of both their roles in education, that is, teaching activities and for the future of the country. At the same time, since teachers are in the decisive status in education (teaching activities) and they are the people that educate the children and pioneering their future they have big importance in society (Tetik, Polat, & Ercengiz, 2012). The changing roles of teachers with the new program have played an important role in the process of change in demand

and expectation of the parents. All these changes and anticipations have considerably influenced teachers' daily activities (Balet & Kelchtermans, 2009).

Since the work-family conflict affects the whole life of an individual, it is a matter that should be emphasized in educational organizations as well as in all organizations. Work-family conflict, exhaustion and related psychological disturbances and physical complaints can cause dissatisfaction in work and private life. If the input and output of educational organizations are considered to be consisted of human, it is possible that the work-family conflict, which the teachers are going to have, will be possible to reflect on the students. The investigation of the work-family conflict in the teachers who constitute the basis of educational organizations is also important (Keles, 2010).

Many scholars have found these kinds of conflicts in various organizations such as those in hotels industry (Karatepe & Uludag, 2008; Zhao & Namasivayam, 2012), and hospitals (Anafarta, 2011; Cortese, Colombo & Ghislieri, 2010). Other researchers found similar conflicts in fast-food restaurants (Fong and Cheung, 2013), retail industry (Patel, Govender, Paruk, & Ramgoon, 2006), intranet organizations (Haar, 2008), public organizations (Calvo-Salguero Carrasco-Gonzalez & Maria, 2010). Hardware business, telecommunications and information technology, hotel and catering, travel services, and education (Rantanen, Mauno, Kinnunen, & Rantanen, 2011), and many more.

Work-Family Conflict among female teachers

Wafula (2010) states that the issue regarding women trying to achieve balance between their work role and family role seems to be a global phenomenon. According to role theory, women, regardless of the culture, are likely to experience strain when trying to meet their traditionally assigned roles as home caretakers and their modern role as employees. Role theory argues that groups usually form norms which members are expected to conform to. Members usually conform to these norms due to the rewards attached in conformity with it and the punishments attached to non-conformity.

Gender role theory argues that there are certain roles assigned to each gender. These roles form part of the identity for the individuals. Women's social identity is more closely linked to their family roles (Grandey, Cordeiro & Crouter, 2005 cited in Wafula, 2015). As a result, it can be argued that when women feel like their work role is preventing them from fulfilling their home role, they may experience strain.

Cinamon and Rich (2005) as cited in Wafula (2015) state that although there has been an appeal for more investigation into the relationship between the work life and family life among teachers, most research works on WFC has failed to study this group. According to Cinamon and Rich (2005), it is widely assumed that teaching is a traditional profession mainly occupied by females. Women in managerial positions and non-traditional professions are more likely to consider both their work and family roles as important.

On the contrary, female teachers are highly likely to consider only the family role as most important. According to this train of thought, the teaching

profession is characterised by shorter work hours as well as no work during school holidays or summer. Consequently, most teachers are able to perform both their work roles and their home roles with minimum interruption. Therefore, it is likely that they experience lower levels of WFC. Cinamon and Rich (2005) also point out that it is also assumed that the roles in the teaching profession have characteristics that are similar to the roles in the family domain, and because of this, female teachers may tend to experience lower levels of WFC.

However, Lorente, Salanova, Martinez and Schaufeli (2008) argued that this profession has been internationally recognised as one of the most stressful occupations. Attri and Neelam (2016) have indicated that there was a significant difference between work-family conflict among women graduate trained teachers in the private schools and that of public schools. They added that teachers in private schools have high work to family conflict than their colleagues in the public schools. The researchers found out that the work-family conflict among married lady teachers was higher than that of single or unmarried teachers. Again, married female teachers had high job satisfaction than their counterparts who were unmarried.

Determinants of Work-Family Conflict

Ogbogu (2013) observed that work-family-conflict among academic women was very extreme and that was due to the multiple inter role between their work and family related factors. Ogbogu found out that negative work environment was associated with high work-family conflict and subsequently affect the job performance of the affected women. The work of Ogbogu

revealed that when women are involved in research, teaching, marking, counseling and even sending pupils or students to hospital it leaves them little time and energy to concentrate on other family related activities. The number of hours spent weekly in work activities has been shown to have a positive relationship with WFC (Fu & Shaffer, 2001). This is confirmed by Blomme et al (2010) who stated that long working hours, lack of job security, needs and life style of women and their inability to balance dual roles cause conflict. Demerouti (2012) also has it that an imbalance of dual roles is responsible for emotional stress of work and chronic fatigue.

Akkas, Hossain and Rhaman (2015) revealed that the volume of mandatory overtime, a rigid work schedule, uncooperative supervisor, and an unfriendly organizational culture increase the possibility that women employees will experience conflict between their work and family role. Akkas, Hossain and Rhaman (2015) observed that Family Work Conflict has the following factors that determine it.

Longer working hours: Most employees experience WFC due to longer working hours. It is found out that the intensity of WFC occurs due to time a person spends on the job. Long hours could have negative consequences for families and for workers who struggle to balance the demands of work and family roles. Longer working hours result in job stress among the employees, particularly female employees. Many female employees are in tremendous job stress because they could not manage work and family demand, particularly since family life is conventionally highly valued in Bangladesh. It is revealed that longer working hours affect work family balance directly and children are the worst victims of this WFC (Alam, Satter, Chaudhury, & Nusrat, 2011).

Work schedule: Female employees work schedule often conflict with their family life. Many married female employees do not like to work in the night shift.

High Work Demand: Work demands are perhaps the most consistent predictor of work-family conflict. Other work demands connected with work-family conflict includes compulsory or unexpected overtime, shift work, job pressure, excessive work, job hassle, and working fast or having many interruptions. One of the major causes of work and family stress has to do with individuals not having sufficient time to dedicate to both domains.

Family Demand: Women in our society are supposed to take care of children and other family members. Society expects that women should be family responsive. It is an established fact that married working women experience more conflict than non-married women. Working women experience conflict due to time pressure. Again, married women with young children, large families and spouses holding responsible positions, have experienced the most extensive work-family conflict. All these family features increase the amount of time needed to accomplish family role requirements that can interfere with work-related activities.

Commitment to their family: It has been found that female employees who are more committed to the family experiencing more WFC. Women with children were significantly lower in occupational commitment relative to women without children. For example, a mother with a sick child may not be able to stop thinking about her child, even though she must be at work and accomplish her work-role responsibilities. In our society the interference of work with family is seen as threatening to the family identity.

Individual perception: Variation in values as expressed by prioritization of life roles should lead to different experiences of work-family conflict. Individuals who value work over family experience greater conflict.

Traditional gender role experience: It is found that female employees who believe more in the traditional gender roles experience greater work-to-family conflict.

Unsupportive Family Members: Female employees experience more WFC, when they do not find necessary support from their family members. Traditionally, male members do not engage in household activities. On the other hand, working women play dual-roles in our traditional society. They need to perform responsibilities both in family and office.

Demand for leisure time: Few respondents complain that after work they do not have time to take a rest at home although they are very tired. They need to do some of the things they do not like to do.

Personal Problem: Sometimes personal problems of female employees make them irritate at work. They engage in a job which is no more enjoyable and interesting.

Definition and concept of job satisfaction

Worakka and Febrilia (2015) intimate that the concept of job satisfaction is concerned with those phenomena that affect the hiring considerations or decisions, raise a doubt of role-balancing ability, and trigger a prejudice on one's job performance, probable turnover intention, and job satisfaction. Happiness at work or feeling satisfied with work is crucial for employees and organisations. A recent meta-analysis found that higher

employee job satisfaction relates to higher customer satisfaction (Mendoza & Maldonado, 2014). Employees with more job satisfaction also perform better at work (Davar & Bala, 2012), have more organisational commitments (Magnini, Lee, & Kim, 2011), less likelihood of turnover intention (Chen, Brown, Bowers, & Chang, 2015), and positively link to perceived organizational value (Edmans, 2012).

Furthermore, higher job satisfaction is involved in lower work-to-family conflict (Chen et al., 2015), more subjective well-being like life satisfaction and happiness (Halkos & Bousinakis, 2010). Hence, employees with higher job satisfaction will produce various benefits to their own performance as well as contributing to the organisation's performance. Diaz Serrano and Cabral Vieira (2005) as cited in Linh, Jin, Kiong and Fah (2016) defined the concept of job satisfaction as the overall feeling or emotional expression that would influence employees' decision to stay or to leave a job and move to another more satisfying job.

Effect of Work-Family Conflict on job performance and satisfaction

Davar and Bala (2012) have observed that low job satisfaction has detrimental effects on performance of workers as well as the organization performance. It is therefore important to identify precursors of the employees' job satisfaction in order to achieve the goals of the high performance organisation and one of the main factors influence employee satisfaction is work-family conflict (Rathi & Barath, 2013). Choi and Kim (2012) as well as Rathi and Barath (2013) are of the opinion that the relationship between work-family conflict and job satisfaction is inconsistent.

Some authors found out that the conflict of work and family could lead to positive or negative consequences on employees such as their satisfaction (Rathi & Barath, 2013), turnover intentions (Panatik, Badri, Rajab, Rahman, & Shah, 2011), emotional exhaustion (Zhang, Griffeth, & Fried, 2012), and mental health (Panatik et al., 2011). The positivity or negativity of the relationship between work-family-conflict indicates that it is not one directional. Therefore, the study would confirm one of the directions of the relationship.

Netemeyer et al. (2004) as cited in Linh, Jin, Kiong and Fah (2016) argued that both work-family conflict and family-work conflict are likely to influence job satisfaction, turnover intention, and also job performance. The increasing conflicts that happened either at work or at family, logically, would reduce mind-concentration, trigger stress, depression, dissatisfaction, and even underperformed work, and most possibly drive to change and move to another job. For example, the research of Karatepe and Baddar (2006) found a significant and negative relationship between work-family conflict and satisfaction, either family satisfaction or life satisfaction.

Karatepe and Kilic (2007) also discovered that WFC affects negatively and significantly, job performance. A couple of studies have concluded that work-family conflict has a significant and negative influence on the employees' job satisfaction (Calvo-Salguero, Carrasco-Gonzalez, & Maria, 2010; Carlson, Grzywacz, & Kacmar, 2010; Zhao & Namasivayam, 2012). According to Zhao and Namasivayam, (2012), employees who experience WFC regularly could produce negative attitude or behaviour to job, resulting

to lower job satisfaction and produce withdrawal behaviours like quitting job to eliminate stress.

Nohe and Sonntag (2014), on the other hand, explain that there is a significant relationship between work-family conflict and job satisfaction, particularly, when family roles interfere with work roles (FWC), it raises unfavourable feelings to organisational arrangements like the job itself which in turn creates adverse feelings to work or impedes work performance, causing lower job satisfaction. Ashfaq, Mahmood & Ahmad (2013) on their part reported that employees' performance was affected by work-life conflict. Malik, Safwan and Sindhu (2011) also reveal opposite relation between job stress such as unfriendly and unsupported behavior of supervisor and co-worker, poor working conditions, inadequate salary, poor promotion, and lack of recognition etc. and employees' job satisfaction.

Work-Family Conflict among Married and unmarried female teachers

Work-family conflict among working women has been investigated by a number of researchers. Some researchers found that work-family conflict is more prevalent in case of married working women (Chang, 2002; Devi, 2004; Malhotra & sachdeva, 2005; Kaur, 2007; Ishwara & Dhananjaya, 2008; Dasgupta & Das, 2010; Delina & Raya, 2013; Lakshmi & Gopinath, 2013; Umer Zia-ur-Rehman, 2013; Dhanabhakym & Malarvizhi, 2014; Begum & Reddy, 2015). Contrary to that Esson, (2004) found that marital status is not significantly related to work-family conflict. It was observed that the main factors that lead to work-family conflict among married working women who

are teachers are job-related, family-related and individual-related variables (Ogbogu, 2013; Saranya, 2015).

Suggestions to deal with WFC

Ogbogu (2013) suggests that academic women need to be supported in order to carry out their myriad of roles both at home and at the various work places. Again, institutional policies need to put in place to change structures that are not gender friendly and that family-friendly policies needed to be established for total understanding of women and support to ensure stress free work for them. Ogbogu (2013) again added that universities need to pay attention to the interface of work and family by initiating family friendly policies that take into consideration the multifaceted roles of women.

Beutell (2010) as cited in Ahmed, Muddasah and Perviaz recommend that remedies such as greater program mobility for all staff may are very good at reducing work-family clash. Moreover, employee control over time-table, personnel fulfillment with time-table, and supervisor assistance need to be regarded as well (Ahmed, Muddasar & Perviaz, 2012). Two factors of work domain, that is, job autonomy and family friendly polices play important role in managing and satisfying the demands of both work and non-work domains (Nawab & Iqbal, 2013).

Review of empirical work on WFC

This session presents the various research work conducted on the topic – WFC among female teachers. The review is conducted on the subtopics,

determinants of WFC, work family conflict among married and unmarried female teachers and impact of WFC on job satisfaction.

Determinants of WFC

Akkas, Hossain and Rhaman (2015) studied causes and consequences of Work-Family-Conflict among female employees in Bangladesh. They selected 50 respondents for the study and used questionnaires for the data collection. They found out that long working hour, job inflexibility, work overload, child care responsibility, age of children, dependent care responsibility, discrimination at work place, inadequate supervisory support, autocratic management style, inadequate family support, and the absence of husband's support were variables responsible for WFC. This study presented only the causes of WFC and it is in line with almost all those who worked similarly on the topic. However, the sample size could have been increased in order to make generalization possible.

Kumari, Patil and Rani (2015) also studied the emerging role conflict among female faculty members in institutions. They used descriptive statistics in their analysis. They mentioned that role conflict is caused by differences in the background of spouses; attitudes of spouses, colleagues and family members. Other determinants of role conflicts include incompatible personality traits between spouses, lack of role sharing, time budgeting and work overloads. They observed that weakened bonds, reduced work commitment and loss of self-esteem are some of the consequences of work-family conflict. This study mostly concentrated on the determinants influenced

by the family which was not considered by Akkas, Hossain and Rhaman (2015).

Ogbogu (2013) also researched on the topic: Work Family role conflict among academic women in Nigerian public universities. A total of 250 respondents were selected and questionnaires were used to collect the data. The study revealed that several factors such as long hours of work, overcrowded job schedules, inadequate working facilities, family and domestic responsibilities, teacher-student ratio and cohesive Heads of Departments accounted for greater work-family conflict. It was also found that women's experiences of work-family conflict impacted negatively on their level of job performance and well-being.

Work-Family Conflict among Married and Unmarried Teachers

Attri and Neelam (2016) worked on WFC among female teachers in relations to type of school, their nature of job and job satisfaction. A total of 600 teachers participated in the study. The researchers used questionnaires and adopted Singh and Sharma (1999) job satisfaction scale. Descriptive design was used and t-test was used for data analysis. They found out that there was a significant difference between married and unmarried female teachers with regards to WFC. Again, married female trained graduate teachers working in private schools has more work-family conflict than married female trained graduate teachers working in government schools.

Also, the contractual married female trained graduate teachers of both government and private schools have more work-family conflict than regular married female trained graduate teachers. Further, married female trained

graduate teachers having low level of job satisfaction has more work-family conflict as compared to their counterparts. The research was very comprehensive and presented thoughtful information on the topic. However, the problem of using only questionnaire in a survey study still ranges on. The problem with the questionnaire is that respondents could provide information that may be misleading and the researcher will not have the opportunity to seek clarification. This might have affected the outcome of the study.

Effect of Work-Family conflict on Job Satisfaction

Linh, Jin, Kiong and Fah (2016) worked on the topic work-family conflict and employee job satisfaction: a comparison of state-owned and foreign-invested enterprises in Vietnam. 84 respondents, questionnaires were used. It was found out that work-to-family conflict (WIF) and family-to-work (FIW) conflict are not the significant predictors for employee job satisfaction in both enterprises. Since the majority of respondents in this study were single with no children, they might experience conflict demands between work and family, but not at the highest level in comparison with employees who are married and with children. The work by Linh, Jin, Kiong and Fah though was explicit on their findings but the small sample used might have affected the findings and therefore could make generalization problematic.

Ouka (2010) worked on the impact of WFC on job satisfaction in Kenya revenue authority. A total of 74 respondents were used for the study and questionnaires were instruments used for data collection. Ouka used the survey design and concluded that WFC was negatively related to job

satisfaction. This was in agreement with the findings of Linh, Jin, Kiong and Fah (2016).

Boles, Howard and Frio (2001) investigated the relationship of work-family conflict and different facets of job satisfaction (i.e., satisfaction with pay, work itself, co-worker and supervision). They attempted to identify the direction of conflict that was more important as a predictor of job satisfaction. They found that both WFC and FWC were significantly related to all aspects of job satisfaction. They also found that WFC could be more important and powerful to use as predictor of various aspects of job satisfaction. Work-family conflict was also found to be negatively related to several variables that are linked to career satisfaction, such as career progression and career involvement, and to other types of satisfaction, such as job and life satisfaction.

The research works presented above indicate that work family conflict is caused by long hours, job inflexibility, age of children, inadequate family support among others. While some of the presentations indicate that WFC affects job satisfaction others gave varied views. This further widens the arguments between the separation and conflict theories. The researchers were however unanimous on their findings that there was a significant difference between WFC among married and unmarried women.

Conceptual Framework

The boundary and boarder theory has been conceptualized for this study. Work-family conflict is caused by a number of determinants and this is supposed to lead job dissatisfaction. The study posits that female teachers in

the KEEA municipality supposedly go through some family, work role conflict and this is as result of some determinants. The conflict therefore affects their job performance and satisfaction. This is presented diagrammatically in figure 2. It is expected that the findings of the study would prove a negative relationship between work-family conflict and job satisfaction.

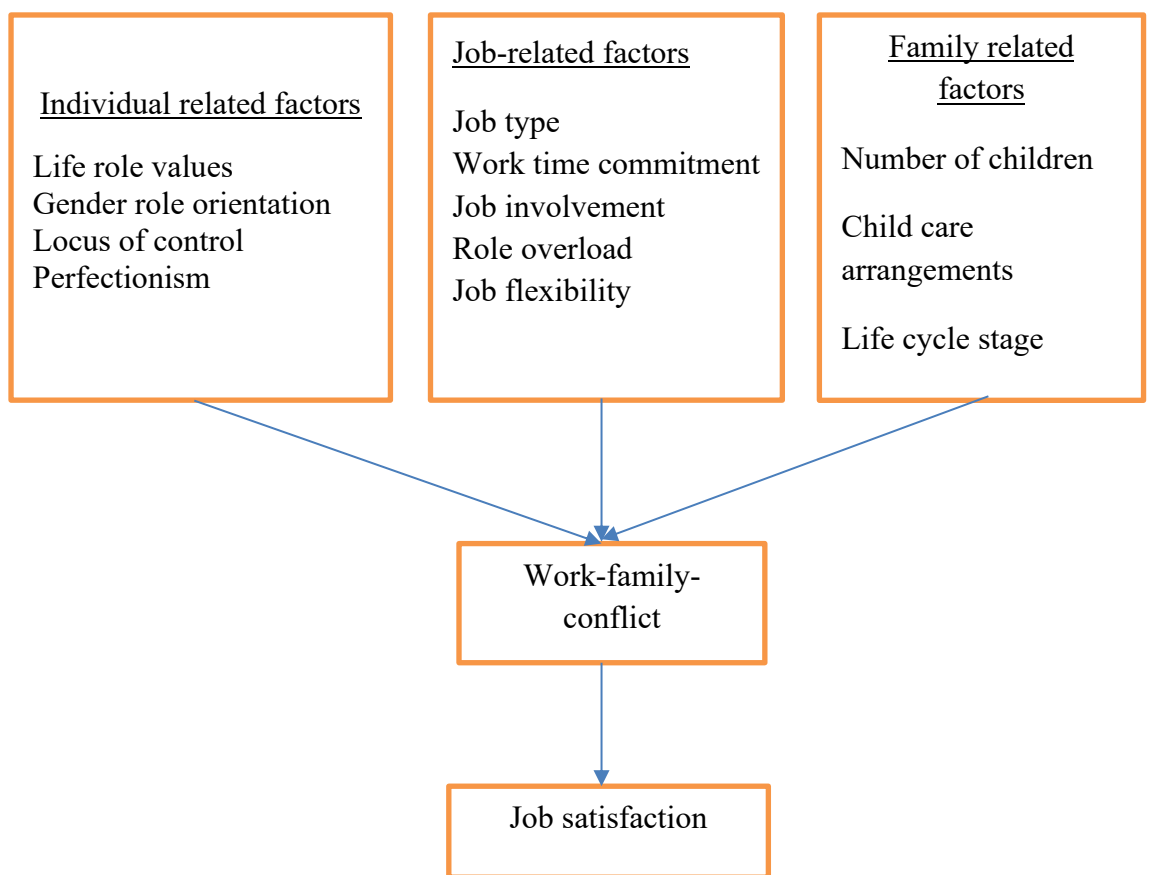


Figure 1: Conceptual framework of the effect of WFC on job satisfaction

Source: Adapted from Akkas, Mohammad, Hossain, Rhaman (2015)

Conclusion

The chapter attempted to define work-family conflict as the incompatibility of the demands of the family and that of work. This study would also define work-family conflict as the conflict responsibilities that emanate as a result of a person discharging both his/her family and work roles. The chapter looked at the theoretical framework of the effect of work-family conflict on job satisfaction. It considered the boundary and border theory. The theory posits that social roles are influenced by physical, temporal and psychological parameters. It explains why work conditions would influence work-family roles.

The literature established that activities of female teachers both at home and in school make them susceptible to work-family conflict. The determinants of WFC were mentioned as longer working hours, high working demand, family demand, individual perception, traditional gender role experience, unsupportive family members and personal problems. It is again established from the literature that there is a negative relationship between work-family conflict and employee satisfaction. However, there appear to be significant differences between work-family conflict among married and unmarried teachers.

The literature largely concentrated on work-family conflict among married female teachers in higher educational institutions. They also used descriptive statistics in their analysis which mostly dwelled on the respondents' perception of the independent variables on the dependent variables. This study on the other hand, attempted to concentrate on female teachers at the basic level who handle pupils whose ages are almost like the

children of these teachers at home. Again, it sought to differentiate between the work-family conflict between married and unmarried female teachers. Another gap the study bridged is to use regression analysis to establish differences in WFC and the real effects of WFC on job satisfaction.

CHAPTER THREE

METHODOLOGY

Introduction

The chapter deals with some topics such as research design, study population, sample and sampling procedures, data collection instruments, pre-test of instruments, ethics, field work, data collection procedure and data processing and analysis as well as a brief profile of Microfinance institutions.

Research Design

Parahoo (1997) defined a research design as a plan that describes how, when and where data are to be collected and analysed. Burns and Grove (2003) defined a research design as a blueprint for conducting a study with maximum control over factors that may interfere with the validity of the findings. Polit, Beck, and Hungler (2001) defined a research design as the researcher's overall for answering the research question or testing the research hypothesis. The cross-sectional survey design was adopted for the study. The cross-sectional design was adopted because the information for the study was collected from a sample that was a predetermined population. The information was also collected at one point in time (Sarantakos, 2005).

Sarantakos (2005) observed that social science research can be conducted within a quantitative or qualitative context. Morvaridi (2005) mentioned that qualitative and quantitative research designs are not two competing methodologies. According to Amaratunga, Baldry, Sarshar and Newton (2002), qualitative survey design concentrates mainly on words and observations to express reality and tries to describe people and research phenomena in natural situations.

Quantitative survey on the other hand is conducted through emphasising quantification in the collection and analysis of data. It relies mainly on a hypothesis which is derived from theory deductively; the objective of quantitative design is to test a theory by way of observation and data collection, the findings of which, following analysis, would either confirm or reject the theory (Morvaridi, 2005). The study employed the quantitative survey designs in its analysis. It basically attempted to answer the research questions and hypothesis in order to achieve the set objectives.

The Study Area

The Komenda Edina Eguafo Abrem Municipality is bounded on the south by the Atlantic Ocean (Gulf of Guinea), to the east by the Cape Coast Metropolis, the north by the Twifo Hemang-Lower Denkyira district and the west by the Mpohor–Wassa East district in the Western Region. The Municipality is located between longitude 1° 20' West and 1° 40' West and latitude 5° 05' North and 5° 15' North. The Municipality covers an area of 452.5 square kilometers, given the municipality a population density of 319.8 persons per sq. km. The coastal areas of the municipality form part of the littoral anomalous zone of Ghana and experience a lower rainfall region compared with the interior locations. The area has double maxima rainfall pattern and the annual rainfall totals in coastal locations ranges between 750mm and 1,000mm while in the lower interior areas, it ranges between 1200mm and 1500mm (Ghana Statistical Service, 2010).

The vegetation varies according to the rainfall pattern. In coastal areas the vegetation consists of shrubs of about 1.5m high, grasses and scattered trees. In the interior is found a secondary forest but human activities are fast

depleting this forest base. Along the coastal zone is a series of lagoons and wetlands, the largest of which include the Benya, Brenu, and Susu Lagoons. These lagoons support a vibrant salt industry in the Municipality (KEEA, 2017). The municipality has a total population of 144,705 with Elmina as its capital. The Komenda-Edina-Eguafo-Abrem Municipality is divided into 6 zonal councils with 54 electoral areas as well as 11 sub-committees with 15 decentralised departments. The Municipality is divided into four (4) Traditional Areas councils (KEEA, 2017).

Thirty-five percent of the population in the Municipality lives in urban centers; the Municipality has an average household size of 4. The KEEA Municipality is dominated by the agricultural sector with fishing, and crop farming being the predominant activities. The agriculture sector employs about 85% (farming 54.5 fishing 10.9) of the economically active population, followed by services 21.9 (commerce 9% and others 12.9%) and then Industry 12.7%. Tourism is a sector that holds a lot of prospects for the municipality. Elmina is a major tourist destination in Ghana and some important sites include the castle of St. George d'Elmina and Fort Coenraadsburg on St. Jago Hill. These sites attract over 100,000 tourists annually of whom 50,000 come from abroad (GSS, 2010).

Certainly, education is considered the foremost important tool in poverty reduction in KEEA Municipality. There are a total of 299 schools in the municipality from the Pre School up to the Tertiary level under both public and private ownership. The second cycle schools are made up of three (3) Senior Secondary Schools. One training college at Komenda serves as the only

institution in that category. Of the population 11 years and above, 63.7 percent are literate and 36.3 percent are non-literate (KEEA, 2017).

The Study Population

According to Kumar (2000), population of a research is the set of all objects that have some common set of predetermined characteristics with respect to some research problems. Sekaran (2000) on the other hand defined population as the entire group of people, events, or things of interest that the researcher wishes to investigate. The population of the study were the female teachers in the KEEA Municipality who are 715 (GES, 2017). This formed the sample frame of the study. Besides, three head teachers were selected to participate in the study. Three heads were selected because they were supervisors and so could tell how the teachers perform in their classrooms. Their inclusion was aimed at providing an information to cross-check what the teachers would provide.

Sample Size and Sampling procedures

The study used both probability and non-probability sampling methods to select the respondents. In the first place, the purposive sampling under the non-probability sampling technique was used to select the three head teachers. The purposive sampling method was used to select the head teachers because they had special expertise which would be relevant for the study and they were in position to give information and suggestions that would be beneficial to the outcome of the study.

According to Krejcie and Morgan (as cited in Sarantakos, 2005), a sample size for a population of 715 is 250.

$$S = \frac{X^2NP(1 - P)}{d^2(N - 1) + X^2P(1 - P)}$$

S – Sample size

X² – The table value of chi square which is 3.841

P – Total population portion assumed to be 0.50

N – Population size

d – Degree of accuracy expressed as a proportion (0.05)

Therefore

$$\frac{3.841 \times 715 \times 0.50 (1 - 0.50)}{0.05^2(715-1) + 3.841 \times 0.50 (1 - 0.50)} = 250$$

The selection process had 95 percent confidence level and 0.5 error margin.

The sample size of 250 was distributed proportionately between the various stages of the basic education. The lottery method under the simple random sampling method was used to select the respondents.

Table 1 presents the sampling distribution of respondents who in the study.

Table 1: *Sample distribution of respondents*

Stage	Number of teachers	Sample	Percentage
Kindergarten	231	81	32.4
Primary	315	110	44.0
Junior High	169	59	23.6
Total	715	250	100

Source: field work, 2017

Data collection instrument(s)

The study employed questionnaires to illicit information from the respondents. The questionnaires were used to obtain information from both head teachers and female teachers. The instruments had 5 sections. Sections A, B, C, D and E. Section A was aimed at obtaining background information of respondents. Section B was meant to identify the determinants of WFC among female teachers. The next section (C) was to assess the difference between WFC among married and unmarried female teachers. The section D was meant to examine the effect of WFC on job performance and satisfaction. Lastly, the last section attempted to seek suggestions meant to deal with WFC among female teachers. The researcher tested for the reliability and validity of the research instruments. The Cronbach's alpha was assessed to ascertain the reliability and validity of the instruments. It was expected that the Cronbach's alpha for the instruments would be above 0.8 and perfectly assessed what they were supposed to answer.

Pre-test of instruments

To test the validity and reliability of the data collection instruments, and the data processing and analysis procedures, a pre-test was conducted at Bandoh Community KG. The information gathered during the pre-test was very useful in the actual fieldwork. The pre-test presented an idea about the time that a respondent can use to complete a questionnaire. It also gave an idea about the number of research assistance needed for the study. In addition, ambiguous questions were removed and necessary corrections were made accordingly.

Ethics

Oliver (1997) states that ethics in research is the researcher's own responsibility to protect himself or herself by conducting the research safely and sensibly. Ethical considerations in research activities are relevant especially in research works that involve fieldwork. The reason is that it intrudes into respondents' private lives and discloses the information into the public domain. Ethics in research is concerned with moral deliberation, choice and accountability on the part of researchers throughout the research process (Edwards & Mauthner, 2002). Ethical standards in research require that researchers maintain objectivity; demonstrate responsibility, competence and propriety as well as protecting respondents (Sarantakos, 2005). Ethical considerations are however determined by the discipline, the phenomena under study and the context of the study.

It is important to note that in research respondents should be adequately informed about the nature of the study and should not be forced to take part in the study. This means that the respondents must give their consent to the interview (Sarantakos, 2005). When people give their consent and voluntarily participate in the study, it implies that they actually understand and are aware of the benefits of the study and the risk involved in participating in it. In an unpublished thesis, Yeboah (2010) indicated that in an interview, for instance, surprising issues may arise which might lead the process to unanticipated directions. Informed consent of the respondents must be observed throughout the interaction process, particularly in the face of unexpected happenings. Respondents must be notified that they can withdraw from the research at any time.

During the data collection respondents gave out information willingly, they were not forced or deceived to give information and they understood the benefits of the study. Respondents were assured of anonymity and confidentiality of their responses and this allayed any fears they were entertaining. In all, the study adopted as much as possible ethical practices to ensure that the rights of respondents were adequately protected.

Data collection procedure and processing

Data for the study were collected from both primary and secondary sources. With secondary sources, data were gathered from published and unpublished sources such as journals, working papers, books, theses among others. For primary sources, data were obtained from female teachers in KEEA basic schools. The data were collected with the assistance of four Master of Philosophy students. They were trained by the researcher on how information should be sourced. The data was collected in August, 2017. Questionnaires were handed to the respondents and were given one week to finish. The instruments were collected and analysis started.

Data presentation and analysis

The data collected were edited, coded and organised in a form that made it easy for entry and analysis by the computer. Some of the data from the field were reorganised properly which eventually made it possible for quantitative analysis. The data thereafter was grouped and described using tables, graphs as well as descriptive statistics, such as the means, standard deviations, frequencies and percentages. Again regression analysis was run with the use of Statistical Product and Service Solutions (SPSS Version 17).

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter reports on the results and discussion of the study. It presents the results based on the characteristics of respondents; determinants of work family conflict among female teachers; difference between work family conflict among married and unmarried female teachers; and the effect of work family conflict on satisfaction of the female teachers.

Background Characteristics of Respondents

This section describes the background characteristics of the respondents. The background of respondents is analysed in terms of age, marital status, educational achievements and levels teachers teach. The age distribution of respondents is presented in Table 2. From the Table 2, most of the respondents were between the ages of 26 and 35 with 56 per cent followed by the age bracket of 36 and 45 which constituted 22 per cent.

Table 2: Age Distribution of Respondents

Age	Frequency (f)	Percentage (%)
18-25	45	18
26-35	140	56
36-45	55	22
46-55	10	4
Total	250	100

Source: Field Work, 2017

The study looked at the marital status of respondents. This is presented in Table 3. From the Table 3, it is revealed that a total of 140 respondents being 56 per cent were married while 110 representing 44 per cent were not married.

Table 3: Marital status of respondents

Status	Frequency (f)	Percentage (%)
Single	110	44
Married	140	56
Total	250	100

Source: fieldwork, 2017

The study again sought to find out the educational levels of the respondents. It is believed that when people are educated they are in position to make decisions based on principles and well thought reasons. The Figure 2 shows the educational achievements of respondents. From Figure 2, it is clear that most of the respondents had acquired some level of education; 48 per cent had First Degree, 42 per cent Diploma in basic education; four per cent reached the vocational, Technical while another four per cent had attained Master's degree and lastly two per cent had West Africa Senior Secondary Certificate Education (WASSCE). It can be concluded that most of the respondents (52%) had first degree and so understood their answers and decisions on how WFC affects their satisfaction.

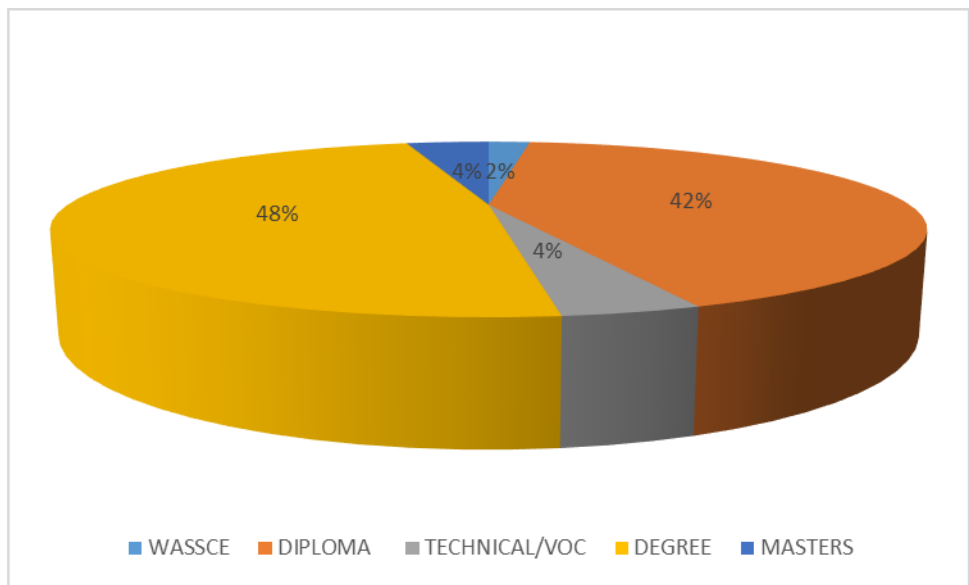


Figure 2: Educational achievement of respondents

Source: field work, 2017

An attempt was made to find out levels in which the respondents taught. It is evident in the results obtained that respondents were working in the Junior High Schools (JHS), Primary Schools and Kindergarten. It emerged that 42 per cent of the respondents taught in the Primary Schools; 38 per cent taught in the Junior High Schools while 20 per cent taught in the Kindergarten level.

Test for Reliability and Validity

The study found out how reliable the questionnaires used in the data collection were. The Cronbach’s alpha was run to test the internal consistency and the results proved of an alpha of approximately 0.8 for the total questionnaires. This means that the scale and for that matter the data was

reliable for the study. The standard error figures were also above seven indicating that the questions used for the data collection were valid.

Determinants of Work-Family Conflict among Female Teachers

This section examines the determinants of Work-Family Conflict among female teachers. It attempts to answer the research question: ‘What are the determinants of WFC among female teachers in KEEA Municipality?’ The determinants of Work-Family Conflict were assessed by looking at individual related; job related and family related determinants. This is in line with the views of Saranya (2015) that work-family conflict among female workers were job, family and individual related. In each case, respondents were asked different questions including statements using five point likert scale.

Individual related determinants

To assess the determinants of WFC, the individual related factors were considered. Respondents were asked to determine which responsibility they valued more in their life-role-value. The results as given by respondents are presented in Figure 3. From the Figure 3, it is realized that 60.8 per cent of respondents valued their family responsibilities more than their teaching. On the other hand, 39.2 per cent indicated that they valued teaching more than their family responsibilities. This is in line with the perception by Grandey, Cordeiro & Crouter (2005) cited in Wafula, (2015) that women's social identity is more closely linked to their family roles. Cinamon and Rich (2005) on their part stated categorically that female teachers are highly likely to consider only the family role as most important.

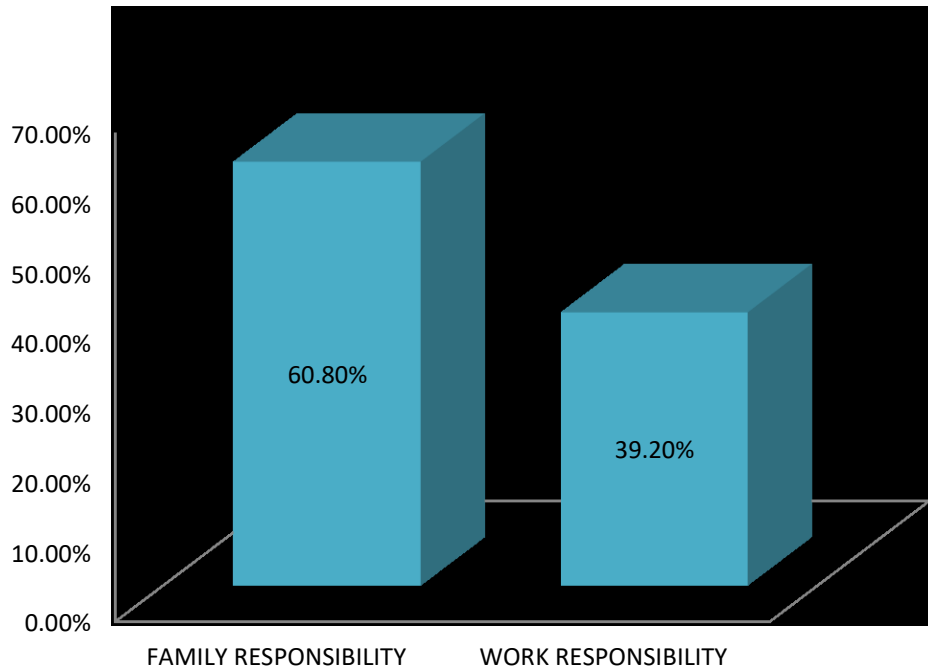


Figure 3: Responsibilities respondents value

Source: field work, 2017

To analyse the individual related determinants respondents were asked to indicate their experiences in a five-point likert scale – never, not often, sometimes, often and always. For example, respondents were asked to comment on the statement ‘my husband and family members assist me in my household chores’. The responses are presented in Figure 4. From the Figure 4, it is seen that 12 per cent of respondents felt they were always assisted as against 18 per cent who suggested that they had never been assisted. Again, 20 per cent intimated that they were often supported as against 24 per cent who mentioned that their support was not often. A total of 36 per cent indicated they were sometimes supported at home with respect to household chores. With a mean of 3.7 it can be said that even though the respondents obtained some level of support from family members it cannot be the best and that

could be a factor for work-family conflict. This is a confirmation of a finding by Alam, Satter, Chaudhury, and Nusrat (2011) that unsupportive female workers are more likely to experience WFC.

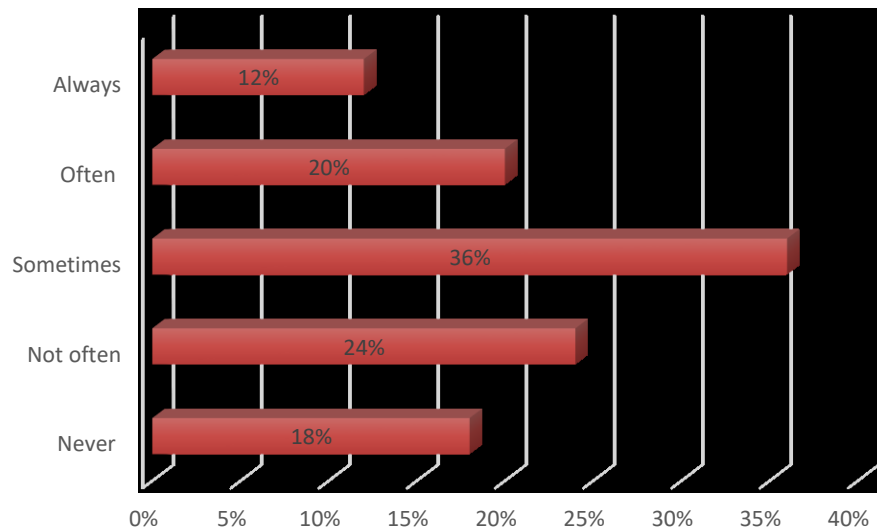


Figure 4: I receive support from spouse and family members

Source: field work, 2017

Again, the study wanted to find out if respondents contributed financially towards their families' upkeep. The results are presented in Figure 5. It can be seen from the Figure 5 that only four per cent of respondents had never contributed money for family upkeep. A total of 15 per cent did not contribute money often and those who sometimes contributed money were 24 per cent. It emerged that 55 per cent of respondents often contributed money or always contributed money to cater for the family. With a mean of 3.8 it can be said that respondents largely contributed money for family upkeep and that could account for Work-Family Conflict. This finding can also be traced to view by Alam, Satter, Chaudhury, and Nusrat (2011) that family demands, financially, can also cause work-family conflict.

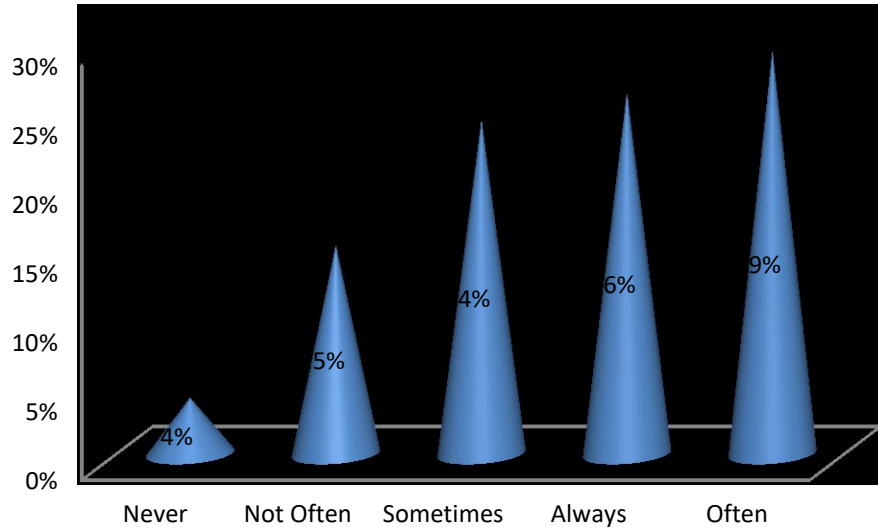


Figure 5: I contribute financially at home

Source: field work, 2017

The study inquired from respondents if their personal problems could account for their work-family conflict. The responses as given can be seen in Figure 6. The results indicate that only one per cent admitted that their personal problems were responsible for their work-family conflict. A total of 50 per cent had never experienced work-family conflict as a result of personal problems. It also emerged that 22 per cent of the respondents, even though, had personal problem, it was ‘not often’ associated with their work-family conflict. A total of 20 per cent believed they ‘sometimes’ saw their personal problems create problem for them at work. The mean for this statement is 1.8, an indication that responses were not in affirmative.

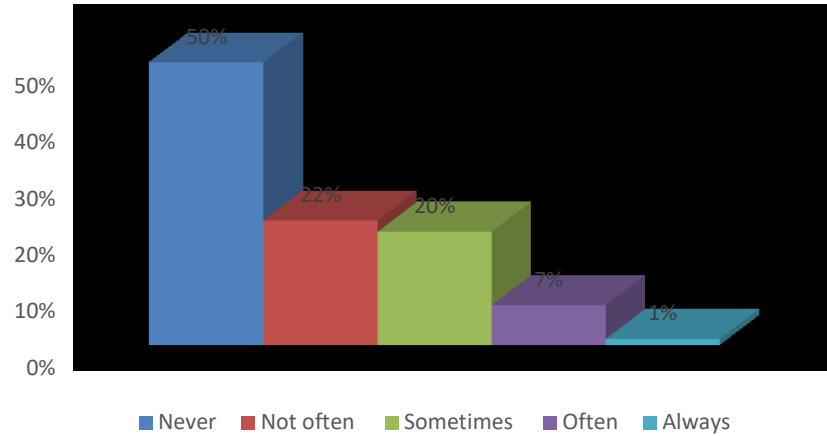


Figure 6: My personal problems create work-family conflict

Source: field work, 2017

The Figure 7 is a presentation on the statement ‘I am involved in decision making in the family’. It can be seen from the Figure 7 that a total of 54 per cent indicated that they often took part in decision taken at home. However, only five per cent indicated they were ‘always’ involved in decision making in the family. With a mean 3.4, it can be said that respondents were somewhat involved in decision taken in their homes.

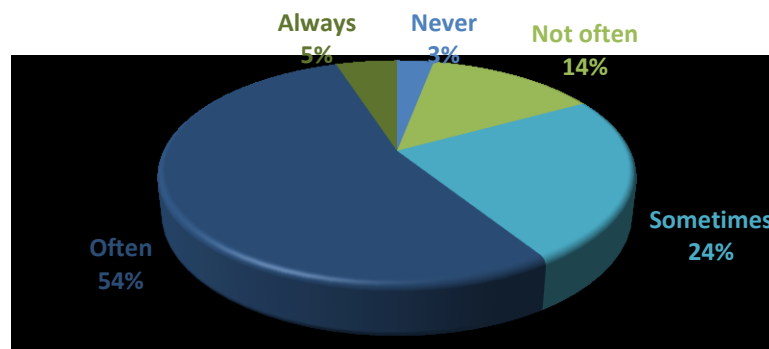


Figure 7: I am involved in decision taken at home

Source: Field work, 2017

Job related determinants of Work-Family Conflict

The study sought to find out if teaching and its related activities can influence work-family conflict. Special attention was given to time allocated to work; school work schedules and work load to teachers. It also considered job flexibility; how involved respondents were in their work as well as the number of classes and students, respondents handled. The first to be considered was time allocated to work. The statement which was given to respondents for their comments was ‘time allocated to my work at school prevents me from carrying out my responsibilities at home’. The results are presented in Figure 8.

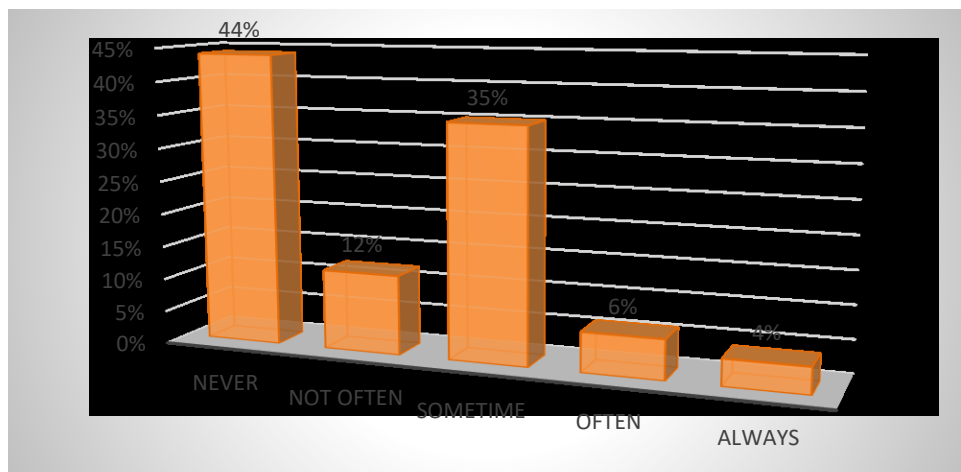


Figure 8: Time allocated to my work obstruct my work at home

Source: field work, 2017

From the Figure 8, it is seen that 44 per cent of respondents believed that time allocated to their work in school ‘never’ prevented them from carrying out their responsibilities while 35 per cent admitted that the time allocated to them in school ‘sometimes’ obstructed their responsibilities at

home. Only four per cent mentioned that time at school was a border to them so far as their family responsibilities were concerned. The mean for this statement was 2.08. This seemed to agree with Alam, Satter, Chaudhury, and Nusrat, (2011) that long working hours can cause work-family conflict.

The next statement which respondents were asked to determine whether it was applicable to them or not was ‘I remain in school to finish some work before I go home’. In all, 20 per cent of the respondents mentioned that they ‘always’ waited to finish their unfinished business before they went home. Besides, 18 per cent admitted that they ‘often’ remained in school while 26 per cent were of the view that they ‘sometimes’ remained in school to finish their work before going home. This can be seen in Figure 9 and the mean for the statement is 3.01. The finding supports the view by Akintayo (2010) that in the past few years work load has increased tremendously which has resulted in less time to spare with family.

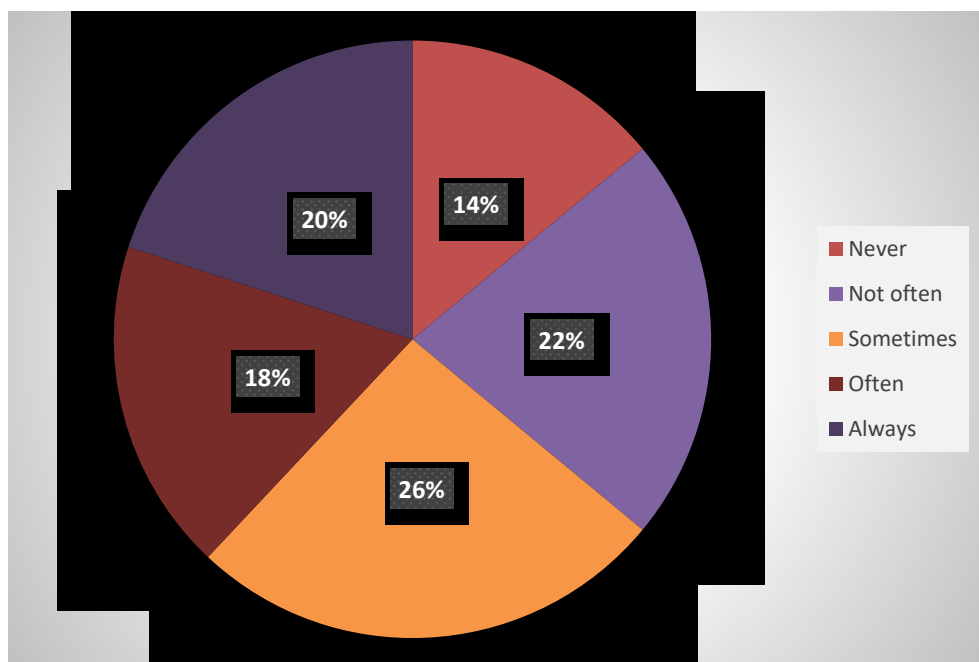


Figure 9: I remain in school to finish my work

Source: field work, 2017

Family related determinants of work-family conflict

As part of the job related determinants of work-family conflict, the study wanted to find out if respondents were overloaded at home and if that is affecting them. The responses are presented in Figure 10. From the Figure 10, 31 per cent of respondents accepted that they were ‘often’ overloaded. However, 20 per cent of the respondents stated they were ‘never’ overloaded. The mean for this statement is 3.2 which is an indication that respondents were overloaded at home and is causing conflict.

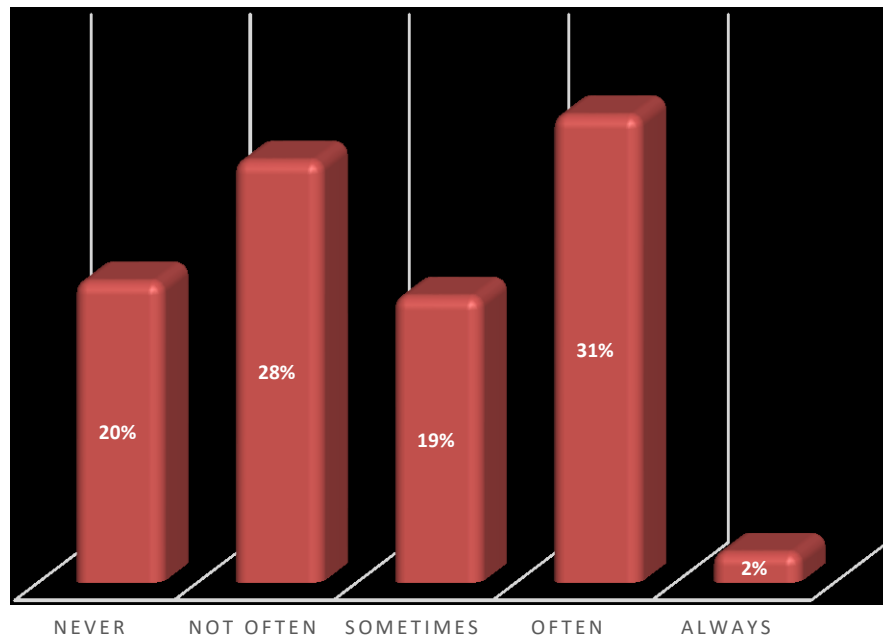


Figure 10: Overloaded at home

Source: field work, 2017

Job flexibility amongst the respondents were also assessed. The resulted is presented in Figure 11. A total of 20 per cent of respondents mentioned that they had ‘never had job flexibility. Again, 42 per cent

mentioned they ‘sometimes’ had job flexibility. The mean for the statement is 2.6 indicating that there was virtually an absence of job flexibility.

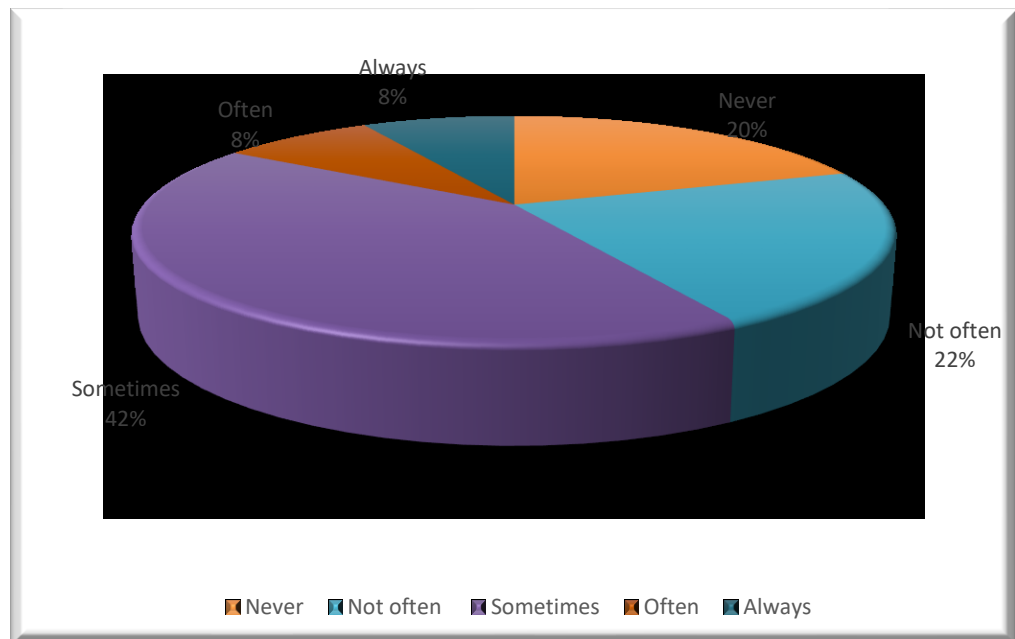


Figure 11: I experience job flexibility

Source: field work,

The next statement considered was ‘the number of students handled by teachers’. It emerged that only 20 per cent of respondents handled a normal class strength of one to thirty (1-30). It can be seen from Figure 12 that 54 per cent of respondents handled between 36 to 80 students. Eight per cent of respondents handled between 81 to 100 students while 18 per cent handled class strength of between 101 to 250 students. It can be seen that 80 per cent of respondents handled more students than the normal 30 to 35 students as indicated by the Ghana Education Service (GES).

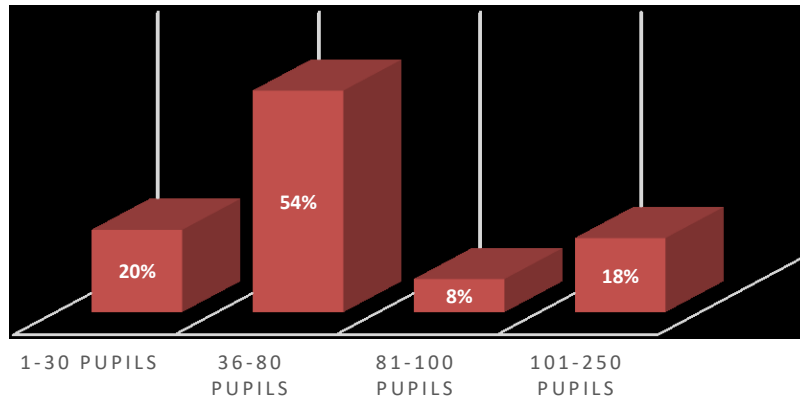


Figure 12: Number of pupils handled by respondents

Source: field work, 2017

Family related determinants of work-family conflict

The study attempted to find out how the family contributes to work-family conflict. The indicators used were the size of nuclear family; other dependents and number of aged respondents are catering for. For instance, respondents were asked to mention the strength of their nuclear families. This is also presented in Figure 13.

■ 1-4 members ■ 5-7 members ■ 8-11 members

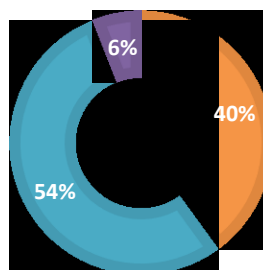


Figure 13: Strength of nuclear families

Source: field work, 2017

It was realized, as indicated in Figure 8, that 54 per cent of the respondent had 5 to 7 members in their nuclear families while 40 per cent had 1 to 4. A total of eight per cent had 8-11 members in their nuclear families.

Respondents were again asked to indicate whether they were caring for other dependents apart from members of their nuclear families. The results are presented in Figure 14. From the Figure 14, it is observed that 68 per cent of respondents mentioned they were caring for other people different from their nuclear family members while 32 per cent said no.

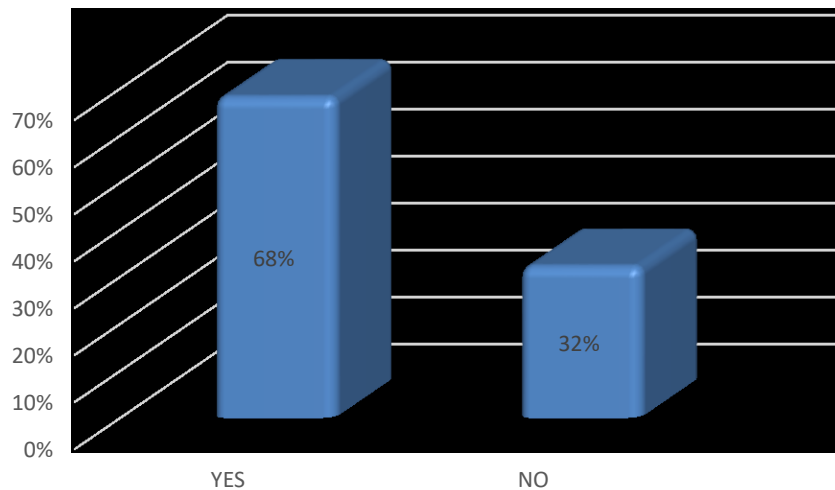


Figure 14: Do you care for others apart from your nuclear family members?

Source: field work, 2017

It emerged that each respondent was responsible for an average of two adults apart from their nuclear families and the average age of these adults 44 years. Again, 11 per cent of respondents admitted they had sick children while 89 per cent said no. subsequently, 28 per cent indicated they had child care arrangements apart from their families but 72 per cent said no.

Difference between Work-Family Conflict among Married and Unmarried Female Teachers

The session looked at the work-family conflict among married and unmarried female teachers. It attempted to find answers to the hypothesis 'There is no statistically significant difference between WFC among married and unmarried teachers'. The study, first of all, assessed the existence of work-family conflict among the female teachers. The Table 4 presents the mean scores and standard deviation of work-family conflict among unmarried female teachers.

From the Table 4, it is observed that the expected mean for the work-family conflict among the unmarried female teachers is 50 as against the perceived mean of 25.77. The corresponding overall mean for this variable is 2.58 against an expected mean of 5. This presupposes that even though there is some element of work-family conflict among unmarried female teachers, it is not prevalent. This finding is shared by Cinamon and Rich (2005) that the roles in the teaching profession have characteristics that are similar to the roles in the family domain, and because of this, female teachers may tend to experience lower levels of WFC.

It can also be seen from the Table 4 that the highest indicator of work-family conflict among the group was the statement 'School demands interfere with my home activities'. It has a mean of 3.42. The was followed by 'My home life interferes with school activities' with a mean of 3.10. The finding shares with the assertion by Lin, Chen and Sun (2015) that when family

problems and duties interfere with job tasks, the unfinished job tasks will, in return, interfere with family life.

Another important indicator with the group was ‘My lesson notes and others do not allow me to fulfil my family responsibility’. The lowest indicator, however, was ‘my job (teaching) is a strain on my family activities. The indication of job as a strain regardless of the magnitude is a corroboration of the views of the role theory as cited in Wafula (2015) that women are likely to experience strain as they try to meet their traditionally assigned roles as caretakers and as employees.

Table 4: Work-family Conflict among Unmarried Female Teachers

No.	Work-Family conflict indicators	N	Mean	S D
1.	I change my family plans due to school activities	115	2.39	1.057
2.	My job (teaching) is a strain on my family activities	115	1.91	0.778
3.	School demands interfere with my home activities	115	3.42	1.088
4.	I do not work effectively at home due to school activities	115	2.51	0.976
5.	My lesson notes and others do not allow me to fulfil my family responsibilities	115	2.95	1.581
6.	Family strains affect my school work	115	2.47	0.971
7.	My home life interferes with my school work	115	3.10	0.957

8.	I have reduced the work I do at home due to demands at school	115	2.03	1.463
9.	Demands of the family interfere with my school work	115	2.64	1.120
10.	I do not do what I am supposed to do at school due to family demands	115	2.35	1.057

Source: field work, 2017

The study again considered the work-family conflict among the married female teachers. The results are presented in Table 5. From the table, it is realized that among the married female teachers, the statement with the highest score was ‘My home life interferes with my school work’. This had a mean score of 3.9 out of a possible 5. It is followed by ‘My lesson notes and others do not allow me to fulfil my family responsibilities’ with a mean of 3.81. The statement with the lowest mean score among the unmarried female teachers was ‘I do not work effectively at home due to school activities.

Table 5: Work-family Conflict among Married Female Teachers

No.	Work-Family conflict indicators	N	Mean	S D
1.	I change my family plans due to school activities	135	3.22	0.308
2.	My job (teaching) is a strain on my family activities	135	3.41	1.732
3.	School demands interfere with my home activities	135	2.89	1.270

4.	I do not work effectively at home due to school activities	135	1.70	0.946
5.	My lesson notes and others do not allow me to fulfil my family responsibilities	135	3.61	0.917
6.	Family strains affect my school work	135	3.04	1.832
7.	My home life interferes with my school work	135	3.90	1.418
8.	I have reduced the work I do at home due to demands at school	135	2.06	1.092
9.	Demands of the family interfere with my school work	135	3.71	0.736
10.	I do not do what I am supposed to do at school due to family demands	135	1.82	0.895

Source: field work, 2017

It can also be seen from the Table 5 that perceived mean score was 31.5 as against an expected mean of 50. The overall mean for the group was 3.15 out of a possible 5. This indicates an appreciable level of work-family conflict among married teachers. The findings confirm the assertion by Attri and Neelam (2016) that work-family conflict among married female teachers is higher than unmarried female teachers. This is a clear contradiction of the views of Esson (2004) that marital status is not linked with work-family conflict.

The study further assessed the statistical difference between work-family conflict among married and unmarried female teachers. The

independence sample t-test was used for the assessment. This can be seen in Table 6.

Table 6: Independent t-test of work-family conflict among married and unmarried teachers

	N	df	Mean	SD	T	Sig
Unmarried	115	114	2.58	.61471	1.811	0.008
Married	135	134	3.15	.46947		

Source: field work, 2017 $p < 0.05$

The Table 6 reveals that the overall mean for unmarried female teachers was 2.58 as against an overall mean score of 3.15 for married female teachers. The ‘means’ were significantly different from each other at 0.008 less than the decision rule of 0.05. This is enough to reject the null hypothesis that ‘there is no statistically significant difference between WFC among married teachers and unmarried teachers’. This implies that there is statistically significant difference between work-family conflict among married and unmarried female teachers.

The study again found out how the overall age of respondents as well as age differences impact on work-family conflict. First, a correlation analysis was conducted to assess the relationship between age and work-family conflict among married and unmarried women. The results as presented in Table 7, with the Pearson correlation figures of WFC (Married) = 0.81 (0.831 > p) and WFC (Unmarried) = 0.017 (0.858 > p) show that age of respondents had no relationship with work-family conflict with regards to married and unmarried

female teachers. This was confirmed by the regression figures where the R^2 of 0.000 and Adjusted R^2 of -0.007 were not significant ($0.831 > p < 0.05$).

Table 7: Correlation coefficients of age and work-family conflict

		Age	WFC (Unmarried)	WFC (Married)
Age	Pearson correlation	1	0.017	0.18
	Sig		0.858	0.831
	N		115	135

Source: field work, 2017

The study further assessed the impact of the age differences on work-family conflict among married and unmarried female teachers. A post-hoc test of multiple regression of one-way ANOVA was conducted using Tukey's Honesty Significant Difference (HSD). The Table 8 shows the results. It is observed from the Table 8 that age differences among the married and unmarried female teachers did not significantly affect the intensity of their work-family conflict.

Table 8: One-way ANOVA on the effect of age on work-family conflict

		Sum of squares	df	Mean Squares	F	Sig
WFC (MARRIED)	Between groups	0.433	3	0.144	0.400	0.753
	Within	47.227	131	0.361		

	groups					
	Total	47.659	134			
WFC	Between	0.089	3	0.030	0.110	.954
(UNMARRIED)	groups					
	Within	30.171	111	0.272		
	groups					
	Total	30.261	114			

Source: field work, 2017

Effect of Work-Family Conflict on Job Satisfaction

This section examines the effect of work-family conflict on job satisfaction. It attempts to answer the null hypothesis: ‘Work-Family Conflict does not negatively affect job satisfaction’. Job satisfaction was measured using thirteen statements. Respondents were asked to indicate whether they were satisfied or dissatisfied with some happenings in their work in a five point likert scale. The results on the assessment of job satisfaction are presented in Table 9 and Figure 15.

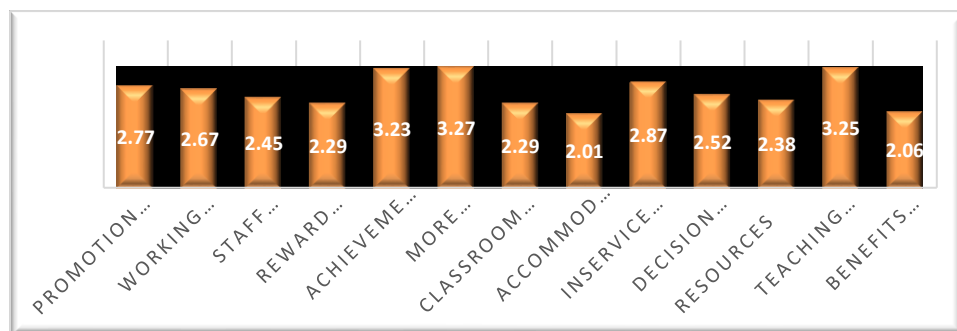


Figure 15: Satisfaction indicators of female teachers

Source: field work, 2017

Table 9: Satisfaction indicators of Female Teachers

No.	Satisfaction Indicators	N	Mean	SD
1.	Satisfied with promotion prospects in GES	250	2.77	1.007
2.	Satisfied with working environment in school	250	2.67	.966
3.	Satisfied with staff welfare in GES	250	2.45	.943
4.	Satisfied Reward system in co-curricular activities	250	2.29	.936
5.	My achievement of professional objectives	250	3.23	.942
6.	I see more opportunities in GES	250	3.27	.954
7.	I am satisfied with classroom activities	250	2.29	1.04
8.	Satisfied with accommodation plans for teachers	250	2.00	1.139
9.	Satisfied with courses to make me teach well	250	2.87	1.209
10.	Satisfied with my level of involvement in decision making	250	2.52	1.120
11.	Satisfied with resources for teaching	250	2.38	1.113
12.	My teaching competencies	250	3.25	1.130
13.	Satisfied with benefits such as allowances in school	250	2.06	1.090

Source: field work, 2017

The assessment of satisfaction came with 13 indicators and there was the need to find out if any of the indicators could combine to give wrong

influence on the level of satisfaction. It can be reported that none of the variables were highly correlated because all the Variance Inflation Factors (VIF) were between one (1) and 10 and so there is no report of multicollinearity. It is observed from the Table and the Figure 14 that the highest indicator of job satisfaction among the respondents was 'more opportunities in GES' with a mean of 3.27. This is followed by 'teaching competencies'.

Respondents were asked to indicate whether they were satisfied with their teaching competencies and it appears most of them were satisfied with that as they made a mean of 3.25. Respondents were also satisfied with their professional achievements and this yielded a mean of 3.23. It is reported that apart from the three indicators stated, respondents were dissatisfied with almost all the remaining indicators. The overall mean for job satisfaction was 2.6, an indication that fell below 'fairly satisfied'. It can therefore be deduced that respondents were least satisfied with their activities in their various schools.

Age and employee satisfaction

The study first and foremost found the impact of respondents' age on their job satisfaction. This was done by assessing the significant difference in employee satisfaction based on age. To analyse this, the one-way ANOVA was conducted and a Post-Hoc test of multiple regression adopted using Tukey Honesty Significant Difference (HSD). From the Table 10, which shows the Tukey HSD, the Age (J) is deducted from the Age (I) and if the difference is significant then it can be concluded that age has effect on the dependent

variable 'satisfaction'. It is seen that the differences in mean of the age group 18-25 and others such as 26-35, 36-45 are significant at 0.000 and with the age group 46-55 it is significant at 0.003 significant level. However, the mean differences among the other age groups (26-35 and 36-45) were not significant as seen from the same Table 10.

Table 10: Post-Hoc Tukey test on the impact of age on employee satisfaction

	Age (I)	Age (J)	Mean Difference (I)-(J)	Std Error	Sig
TUKEY (HSD)	18-25	26-35	1.54412	0.17870	0.000
		36-45	1.43182	0.20645	0.000
		46-55	1.2500	0.35125	0.003
	26-35	18-25	-1.43182	0.17870	0.000
		36-45	-0.11230	0.15875	0.894
		46-55	-0.29412	0.32551	0.803
	36-45	18-25	-1.43182	0.20645	0.000
		26-35	0.11230	0.15875	0.894
		46-55	-0.18182	0.34153	0.951
	46-55	18-25	-1.25000	0.35125	0.003
		26-35	0.29412	0.32551	0.803
		36-45	0.18182	0.34153	0.951

Source: field work, 2017

In spite of the disparities, the aggregate or total effect of age on satisfaction which was analysed with ANOVA showed a statistical difference. The mean squares between the age groups was 25.361 and was significant ($0.000 < p < 0.05$). This presupposes that the age differences were wholly significant. The high means of the age group 18-25 implies that young female

teachers had high satisfaction level and as one increases in age his or her satisfaction in the teaching profession decreases.

Determinants of work-family conflict and job satisfaction

The study attempted to find out how the determinants of work-family conflict affect job satisfaction. It is realized from the determinants that the highest ranked among individual related factors was 'I am overloaded at home'. The highest ranked determinants under the family related and job related were 'I make financial contributions' and 'I remain in school to finish my work' respectively. A correlation coefficients were ran and the results as seen in Table 11 indicate that there was no statistically significant relationship between job satisfaction and the family related factor - 'I am overloaded at home'. Also, there was no statistically significant relationship between employee satisfaction and the job related factor - 'I remain in school to finish my work'. However, there was a negative relationship between employee satisfaction and the individual related factor - 'I contribute money at home'.

Table 11: Correlation coefficients of work-family determinants and job satisfaction

	Satisfaction	I am overloaded at home	I make financial contribution at home
I am overloaded at home	0.075		
I make financial contribution	-0.268*	-0.136	
I remain in school to finish my work	0.041	-.031	0.068

Source: field work, 2017 * Significant at 0.000

Since there was a statistically negative relationship between ‘I make financial contribution’ and employee satisfaction, the study further found how the independent variable affects the dependent variable through regression analysis. The regression coefficients are presented in Table 12. It can be seen from the Table 12 that the R^2 is 0.063 which is explained that a one per cent increase in monetary contribution by respondents reduces their job satisfaction by approximately six percent.

Table 12: Regression coefficient of the effect of WFC determinants on job satisfaction

	Adjusted	Standard
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Mode	R	R-Square	R-Square	Error of estimates
1	0.250	0.063	0.059	1.1052

Source: Field Work, 2017. p-value: 0.000

Correlation and regression analysis of the effects of WFC on job satisfaction

The study attempted to find out if there was a correlation between work family conflict and job satisfaction. It emerged that the Pearson correlation coefficient calculated was -0.473 at 0.000 significance level which is below the decision rule of 0.05 ($p < 0.05$). This indicates that there is a significantly negative correlation between the work-family conflict and job satisfaction. This is in line with the findings by Nohe and Sonntag (2014) that there is a significant relationship between work-family conflict and job satisfaction, particularly, when family roles interfere with work roles (FWC).

A regression analysis was conducted to ascertain the real impact of work-family conflict on job satisfaction and the results are presented in Table 13. It is seen from the model summary of regression in Table 13 that the linear correlation between work-family conflict and job satisfaction is -0.473 indicating a negative correlation and R^2 of 0.224. This can be summarized to the effect that 22 per cent of any variation in the dependent variable, which is satisfaction, is explained by the independent variable – WFC. The negative of the ‘R’ in the Model of summary table can be explained that any dissatisfaction among the respondents is 22 per cent explained by work-family conflict. Simply put, work-family conflict explains 22 per cent of any dissatisfaction of the respondents.

Table 13: Model summary of regression on the effect of WFC on job satisfaction

Model	R	R-Square	Adjusted R-Square	Standard Error of estimates
1	-0.473	.224	.201	.36401

Source: field work, 2017

In an attempt to assess how the regression fits the data, the Analysis Of Variance (ANOVA) was conducted. This can also be found in Table 14. The Table 14 proves that the regression model significantly fits the model well because the F statistics of 13.060 on the regression role is significant at 0.000 ($p < 0.05$).

Table 14: ANOVA of the regression on the effect of WFC on job satisfaction

Model	Sum of squares	df	Mean squares	F	Sig
Regression	16.425	10	2.314	13.060	0.000
Residual	28.354	240	.651		
Total	44.779	250			

Source: field work, 2017

To predict satisfaction level from work-family conflict and to determine whether work-family conflict statistically and significantly affect job satisfaction, the residual coefficients were computed. The results are presented on Table 15. It is explained that unstandardized coefficient B for

work-family conflict which is -0.342 is statistically significant at 0.002 ($p < 0.05$). This presupposes that the independent variable – work-family conflict - can safely be used to make predictions in the dependent variable – job satisfaction.

Table 15: Residual coefficients of Work-Family Conflict and job satisfaction

Model	Unstandardized		Standardized		t	Sig
	B	Std Error	Beta			
Constant	1.821	.262			6.951	.000
Work-Family Conflict	-0.342	.142	-.473		.828	.002

Source: field work, 2017

Job Satisfaction = 1.821 – 0.342 (Work-Family conflict)

Upon the analysis presented, the study has enough grounds to reject the null hypothesis that ‘Work-Family Conflict does not negatively affect job satisfaction’. The alternate hypothesis is the case: ‘work-family conflict negatively affects job satisfaction’. This finding highly confirms the findings by Zhao and Namasivayam (2012) that work family conflict has a significant and negative influence on job satisfaction.

The study therefore fits into the boundary and boarder theory which implies that work conditions influence work-family conflict and that social roles are separated by physical, temporal and psychological parameters. These factors go a long way to affect the satisfaction a person enjoys at the work place as indicated by the conceptual framework.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter is a presentation of the summary of the study; conclusions obtained from the study and recommendations based on the findings of the study. The summary basically, is made up of the study overview and the key findings as emerged from the study. This is followed by the recommendations which are based on the major findings of the study. The chapter, again, presents area for further studies.

Summary of the Study

The summary section looks at the overview of the whole study and the key findings from the study. This study intended to find out how work-family conflict affects the job satisfaction of female teachers in the KEEA Municipality. That is to say: to what extent does WFC affect Job satisfaction of teachers. It considered the factors that determine work-family conflict among the female teachers in the Municipality. Again, the study looked at the differences that exist between married and unmarried female teachers in terms of work-family conflict. Finally, it considered how significantly work-family conflict affects job satisfaction.

The research employed the survey and the cross-section designs. The lottery method under the simple random sampling method was the sampling method used. Questionnaires were used to obtain information from the 250 respondents who were selected for the study. The statistical product and

service solutions tool and the Microsoft excel tools were used for data analysis. Frequencies, percentages, mean, median and mode as well as bar charts were used in data presentation. Again, correlation and regression analysis were made since the study was mostly quantitative.

Key Findings

The first objective of the study was to examine the determinants of work-family conflict among female teachers, and the following findings were found:

1. The female teachers value their family responsibilities more than school responsibilities.
2. Factors that determine work-family conflict can be categorized into individual related, job related and family related.
3. The determinants under individual related include; low support from spouses and other family members; contribution of money to keep the home, and work load at home that prevents the teachers from carrying out their teaching roles.
4. The job related determinants obtained from the study include; high workload at school that make teachers remain at school after closing; lack of job flexibility and high number of students handled by teachers.
5. The family related determinants include; large size of nuclear family and caring for other people apart from nuclear family members.

The second objective of the study was to find out the differences between work-family conflict among married and unmarried female teachers. The findings obtained are presented as:

1. There is a significant difference between work-family conflict among unmarried and married female teachers.
2. Married female teachers experience high work-family conflict compared with unmarried female teachers.
3. Unmarried female teachers were worried about school demands which interfered with their home activities. They also commented about how home life interfered with their school activities.
4. Married female teachers were concerned about teaching being a strain on their family activities; and home interfering on their school job. They change their family plans due to school activities.
5. Both married and unmarried female teachers expressed concern about how they had to make major changes at home due to lesson notes.

The third and final objective of the study was to analyse the effect of work-family conflict on job satisfaction. These were the findings:

1. There is low satisfaction level among female teachers in the basic level of education.
2. Female teachers were not satisfied about promotion prospects in GES; teaching environment; staff welfare; reward for co-curricular activities; and accommodation plans for staff.
3. Other things the teachers are not satisfied with are lack of refresher courses, low involvement of teachers in decision making, poor teaching resources and lack of allowances.

4. Work-family conflict negatively affects job satisfaction. This means that the higher the work-family conflict the lower the job satisfaction.

Conclusion

It can be concluded from the findings obtained above that work-family conflict is a serious determinant of job satisfaction among female teachers. This therefore justifies an empirical work on how work-family conflict affects the satisfaction levels of teachers. The study revealed that respondents valued their family responsibilities far more than their school responsibilities. It can be concluded that work-family conflict negatively affects female teachers' job satisfaction.

The study was based of three objectives and they were dealt with exhaustively. The first objective was to examine the determinants of work-family conflict among female teachers. It emerged that workload in school and at home; financial contribution to cater for family; large nuclear families and caring for other people apart from nuclear family members; lack of job flexibility, lesson notes, lack of family or spousal support as well as large number of students handle by teachers were the major determinants of work-family conflict.

The second objective was to evaluate the difference between work-family conflict among married and unmarried female teachers. It emerged that there is statistically significant difference between work-family conflict among married and unmarried female teachers. It can consequently be reported that work-family conflict is high among married female teachers as compared to unmarried female teachers. The third objective wanted to find out how work-

family conflict affects job satisfaction. It was revealed that work-family conflict negatively affects job satisfaction.

The negative relationship between work-family conflict and job satisfaction implies that when work-family conflict increases job satisfaction diminishes. Female teachers are least enthused about time for lesson notes preparation, accommodation plans for teachers, lack of allowances and lack of reward for co-curricular activities. Other concerns which reduce their satisfaction level were poor teaching environment, lack of teaching resources and low involvement of teachers in decisions on issues that affect them. The study achieved its aim of finding out how work-family conflict is determined and how it affects job satisfaction. It was clear that WFC is high among married female teachers and that reduces job satisfaction.

Recommendations

The section presents the recommendations made based on the findings from the study. The study makes the following recommendations:

1. Female teachers must balance their loyalty to both their families and their jobs.
2. Spouses or family members must give needed support to their female members who are working.
3. Financial pressure as well as high dependency on working women must be reduced to barest minimum in order to reduce work-family conflict.
4. Supervisors must bear with married women and offer them the needed support to enable them give off their best in schools.

5. Heads of schools and circuit supervisors should permit women to write their lesson notes in school if they have adequate time, so they can fulfil their family duties at home.
6. The Ghana Education Service must employ more teachers so that each teacher would handle fewer pupils in order to reduce avoidable pressures.
7. Education authorities must make promotion of teachers more relaxed. They must make sure teachers work under conducive environment. Teachers who engage in co-curricular activities must also be rewarded adequately.
8. Teacher unions as well as the GES must establish a comprehensive accommodation plans for teachers.
9. More refresher courses must also be instituted to improve the knowledge and skills of teachers this will enable them deliver their mandates.

Suggested Areas for Further Studies

The study employed quantitative means of analyzing the problem but it is suggested that a further study be conducted using qualitative means to confirm or disconfirm the findings of this study. Again, the study analysed the differences in work-family conflict among unmarried and married female teachers; it failed to look at differences in job satisfaction between the two groups. It is suggested that a study be done to analyse the satisfaction differences.

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APPENDIX

A. QUESTIONNAIRE FOR FEMALE TEACHERS

Dear Respondent,

I am a master of business administration student at UCC. I am writing a thesis on the topic: Work-family conflict among female teachers in KEEA Municipality. This research is purely for academic purpose and your responses will be treated as such. You are assured that any response you give will be treated with anonymity. You are humbly requested to be candid as possible.

Your willingness to participate in this research is appreciated. Thank You.

A. Background characteristics of respondents

1. Gender: Male [] Female []
2. Age 18-25 [] 26-35 [] 36-45 [] 46-55 [] 56+ []
3. Marital status: Single [] Married [] Widowed []

 Separated [] Cohabitation []
4. Educational achievements: SHS [] College of education []

 Technical/Vocational [] First degree [] Masters []
5. Which level do you teach? Kindergarten [] Primary [] JHS []
6. What is your position in the institution? Headmistress [] Assistant head [] Teacher []

B. DETERMINANTS OF WORK-FAMILY CONFLICT

Work family conflict may be determined by the following please be sincere in your answers

Individual related determinants

1. Which of the following responsibilities do you value more in your life-role-values?

Work responsibilities [] Family responsibilities []

No.	Individual related factors	Never	Not often	Sometimes	Often	Always
1.	My husband and family members assist me in my household chores					
2.	I contribute financially as almost as my husband does to keep the home?					
3.	I am a workaholic?					
4.	I have personal problems that create further problems for me at work.					

2. How do you assess your control level in the family? Rate from 1-5. Circle what is applicable to you.

- a) No control
- b) Some level of control
- c) I appreciate how I am involved in decision making
- d) We take decisions together and I am involved in everything that happens at home
- e) I am totally in charged

3. How would you evaluate your job performance? Rate from 1-5

Very Poor [] Poor [] Fair [] Good [] Very good []

Job related determinants

No.	Job related factors	Never	Not often	Sometimes	Often	Always
1.	The time allocated to my work at school prevents me from carrying out my responsibilities at home					
2.	I always remain in school to finish some work before I go home?					
3.	I am very much overloaded at school and it conflicts with my role at home.					
4.	I experience job flexibility at school. Eg I can easily get permission for leave or someone else can stand					

	in for me					
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1. By what percentage are you involved in your work as compared to the family activities?

20% [] 40% [] 60% [] 80% [] 100% []

2. How many classes do you teach? _____

3. How many students do you handle?

Family related determinants

1. State the number of your nuclear family

2. I care for other dependents apart from my nuclear family.....

3. How many adults are you responsible for?.....

4. State the age(s) of adults you care for in your home
.....

5. Do you have a sick child or adult who falls sick very often?.....

6. Do you have any child care arrangement(s)?

C. WORK-FAMILY CONFLICT (WFC) INDICATORS

Please choose the one that is applicable to you

No.	Work-family conflict indicators	Never	Not often	Sometimes	Often	Always
1.	Due to school-related duties, I have to make changes to my plans for					

	family activities					
2. WFC	My job as a teacher produces strain that makes it difficult for me to fulfill my family duties					
3. WFC	The demands at school interfere with my home and family life					
4. WFC	Things I want to do at home do not get done because of the work I do in school					
5. WFC	The amount of time I spend in preparing lesson notes and other work takes up makes it difficult to fulfill family responsibilities					
6. FWC	Family-related strain interferes with my ability to perform at school					
7. FWC	My home life interferes with my responsibilities					

	at school such as getting to work on time, accomplishing daily tasks, and working overtime					
8. FWC	I have reduced the work I do at school because of demands on my time at home					
9. FWC	The demands of my family or spouse/partner interfere with my work at school					
10. FWC	Things I want to do at school do not get done because of the demands of my family or spouse/partner					

EFFECT OF WFC ON JOB SATISFACTION

Please TICK (✓) the one that is applicable to you

No.	Satisfaction Indicators	Very dissatisfied	Dissatisfied	Fairly satisfied	Satisfied	Very satisfied
1.	How do you see your promotion prospects in GES?					
2.	How do you see your working environment in your school?					
3.	Are you satisfied with Staff welfare in your school or GES?					
4.	What about the Reward system for					

	co-curricular activities					
5.	Have you achieved your own professional objectives?					
6.	Do you see more opportunities in your work?					
7.	Are you satisfied with your Classroom facilities?					
8.	How do you see Accommodation plans for teachers?					
9.	Are there courses to make you					

	teach well?					
10.	Are you involved in decision making in your school and municipality ?					
11.	What is your view on Resources or materials for teaching in your school					
12.	How do you see your Teaching competence?					
13.	Do you get some benefits like allowances?					